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No. TWO

NOVEMBER, 1905

The
BUSINESS
MAGAZINE

(Formerly Business)

Reproducing for business men and
women the best articles from the
magazines of the world.

The

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THE BUSINESS MAGAZINE

(Formerly "Business.")

Reproducing for Busy Men and Women the best
Articles from the Current Magazines of the World.

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PUBLISHERS:

The MacLean Publishing Company, Limited

MONTREAL TORONTO WINNIPEG

Inside With the Publishers

IN the unavoidable rush incident to the issuing of the first number of The Business Magazine under the control of The Maclean Publishing Company, a most important announcement was completely overlooked until the forms had been printed. This was that The Business Magazine was a continuation in a much enlarged form and with a slight change in name of "Business," a magazine successfully published for the past ten years by the J. S. Robertson Co. However, as the transfer did not take place until the middle of October, we were not in a position to say anything very definite about our purchase. We merely announced our own plans regardless of the pending transfer.

Two novel propositions were involved in our plans for The Business Magazine. The first had reference to the general scheme of the publication. That scheme was to provide for busy men and women a convenient means of keeping in touch with all the brightest and most readable articles in the periodical press of the world. The scheme was worked out with the utmost success in our October number, and it will be modified and improved until The Business Magazine becomes indispensable to the busy man of affairs. It has the advantage of being a unique scheme, for nothing like it has ever yet been attempted.

Our second proposition, which likewise has been attended with success beyond our fondest hopes, was connected with circulation. Before one line of the first number had been set,

an elaborate scheme for securing advance subscriptions had been prepared. The tremendous hold The Maclean Publishing Company had secured in the past twenty years on the business men of Canada, though their numerous trade newspapers, was put to practical use. Other channels were employed supplementary to this. The result was that before the October number had come from the press, and before the public had had a single opportunity to examine a page of it, our subscription books contained more advance subscriptions than were ever recorded on the books of any new daily, weekly or monthly publication in Canada. That this was extremely complimentary to the publishers goes without saying. Add to this the subscription list of Business, made up largely of bookkeepers, accountants and office managers, and the total made a remarkable and unprecedented showing.

The publishers have seen fit to make a few improvements in the typographical appearance of the present number. In place of a single wide column, a narrower double-column has been adopted. With the small type-face employed, the reading of the magazine will be made much easier by this change, while subscribers will find that much more matter is supplied in the same number of pages. This alteration, we are sure, will be welcomed.

Some people have become so used to reading dollar magazines, that they refuse to consider the purchase

of any periodical at a higher price. They forget that the higher-priced magazines compensate their readers by increased size and by better quality.

The Business Magazine has been condemned because its subscription rate is two dollars or twice as much as *Cosmopolitan*, *McClure's*, *Munsey's*, etc. On investigation, however, it will be found that all things being equal *The Business Magazine* gives more for the money than any other periodical.

Taking the basis of *The Business Magazine* as 150 pages, *Scribner's Magazine* gives 128 pages, or several pages less, whereas in point of price *Scribner's* costs \$1.00 more.

Appleton's Magazine averages 140 pages, or ten pages less than *The Business Magazine*. Its price is also \$1.00 more than the latter.

Coming nearer home, *The Canadian Magazine* runs about 100 pages, or practically only two-thirds of the number of pages in *The Business Magazine*. Its subscription rate is \$2.50 per annum or 50 cents more than the latter.

The list might be extended, but these examples should surely suffice to prove the contention that \$2.00 is not an out-of-the-way price for this magazine.

The publication of a series of popular articles on successful Canadian business men and affairs begins in this number with a sketch of the career of the late Senator Fulkford of Brockville. This will be followed in future numbers by bright clever papers on other business men who have attained success in the commercial field. The series is something entirely new in Canadian annals, as the business men of

this country have been neglected in this regard in the past. There are as interesting romances in their careers as are to be found in those of the great American or British capitalists of industry.

One of the features of *The Business Magazine*, which is unique to-day, is the directory, in which are furnished articles on commercial and kindred themes. Short terse reviews of novels of the day that deal with business problems or depict business life are supplied, together with lists of books relating to the management of business, books describing commercial ventures and books dealing with similar subjects. At the same time the reader is kept informed of all the articles that are appearing in the magazines, which have in any way anything to do with the great topic "Business." These articles are briefly summarized for the benefit of readers.

Approval of *The Business Magazine* is heard on every side. It seems to have fitted exactly into a niche, which has long been vacant. Its aim to supply entertainment with instruction to the man beset with business cares and to the various members of his family is one that has been approved by a large and growing circle of readers. The Canadian press has also been kind in its expression of favor and good wishes for the future.

Such a letter as the following, which came to hand soon after the first number of *The Business Magazine* was issued, is most encouraging and is an example of the kind feelings that are generally expressed:

London, Ont., Oct. 30, 1905.

The MacLean Publishing Co., Limited,
Gentlemen:

I received and read October issue of *The Business Magazine* and must say it is the magazine for business men. The short story, "Pigs in Pigs" is a bit. Send me two more October numbers.

W. T. MULLINS.

The Port Hope Times in the course of a generous notice says, "The Business Magazine" should quickly attain popularity. In appearance it is attractive. The blue cover with the title in raised letters of bright red has a neat and distinctive appearance and is a happy augury of the excellence of the contents. The aim of the magazine is to reproduce the best articles from the current magazines of the month and to enable the busy man of affairs to keep in touch with what is being discussed. The idea is an excellent one and the magazine gives promise of being edited with due discretion. With the exception of one article, fiction is wisely eschewed and the articles selected are interesting, informative and well worth reading."

The St. John Globe after detailing the contents of the first number, pronounces it "strong and effective."

The Nelson News says "The first number of the new venture is replete with good reading matter of a kind that will appeal to business men."

The Victoria Daily Times finds the first number "full of interesting

matter of all kinds—political, scientific, philosophic and amusing. There ought to be a wide field in Canada for the circulation of such a promising publication."

"Victor," writing in the Free Press, St. John's, N.F., says: "The MacLean Publishing Co. of Toronto have recently issued a new magazine, or rather re-issued an old one in a new form. The Business Magazine, as it is called, is one of the most interesting of compilations. It is more than interesting, it is useful and instructive. The Review of Reviews has done much for the literary world, as has *Littell's Living Age*, *World Wide*, the *Rapid Review*, and kindred publications. What these papers are to the literary student, or to the man in the street, *The Business Magazine* promises to be to the business man, a compendium of all that from the business standpoint is best, highest, most readable and most instructive in the magazines of the world. The publishers may well refer to it as 'The Home Magazine of the Busy Man and His Family.' If the first number is a sample of what is to follow, I should advise every business man who wants a good thing and knows how to appreciate one when it is to be had, to send a year's subscription of two dollars to the publishers at Toronto. This may look like an advertisement. It is at least wholly gratuitous and unsolicited, being the result of one of the most pleasant and instructive evenings spent by my friends, with *The Business Magazine* of October, 1905, as my companion. To keep up to the level of the October edition in succeeding numbers will be difficult, but the magazine is in good hands."

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THE BUSINESS MAGAZINE

Vol. XI.

NOVEMBER, 1905.

No. 2.

Senator Fulford, Advertising King.

BY AUGUSTUS BRIDLE.

When Senator Geo. T. Fulford, of Brimleyville, passed away last month, as the result of an unfortunate automobile accident, Canada lost one of her most remarkable and successful business men. The late Senator was a self-made man, a firm believer in the efficacy of advertising and a fervent exponent of its value.

FIFTEEN million dollars, a Senatorship, and a world-over reputation as a publicity king—all in a pink pill the size of a common white bean, is the notable epitome of the late Senator Fulford's career. The death of this remarkable man of business once more flings the shadow of a strong life across the public gaze. One more figure is added to the sum total of evidence that Canada is able to produce business men of the broad twentieth century type as well as any country on the face of the globe. On a continent of money kings George Taylor Fulford had his own enviable place. He did a big man's share in giving the world proof of an enterprising Canadian.

More than a century had the name Fulford been known in Eastern Ontario, since 1783, when the late Senator's great-grandfather, Jonathan, Jr., came from Connecticut to Elizabethtown, in Leeds county, with his parents. As may be judged from the date the "Fulfofouds" family, as they were then known, were U. E. Loyalists. Further back still the family originated in Devonshire, celebrated all over England as a shire of cottages. There were thus in the derivation of the Fulford family two

great primal factors in producing good citizenship—loyalty to the State and love of home. At home in Devonshire the family has developed a titled aristocracy. Similarly the fourth generation in Canada evolved a Senatorship—in the last year of the 19th century. Blood will tell.

These early Fulford forbears had plenty of room to try out those sterling qualities. It took a stretch of the imagination somewhat akin to that of the Pilgrim Fathers to recognize in the Eastern Canada of that day a home fit for civilized people. The Senator's forbears knew what it meant to help clear up Leeds county, which was no light job. Little dreamed that forbear Jonathan, Jr., as with his boys he handspiked the logs into the burning heaps, that on the last day of October, 1905, a Toronto evening paper should contain this item of news:

The five valises, odd of an estate left in Ontario by an ancestor represents all that Senator Fulford left. He had valuable interests in Belgium, France, the United States, Australia and even China, and auxiliary letters of administration will have to be taken out in these countries.

But those Fulford lads in the three generations were workers. On the Fulford farms there was tireless in-

GRAND & TOY LIMITED WELLINGTON & JORDAN STS. **TORONTO**

dustry. About the Fulford place there was thrift. And yet it seems that none of the early Fulford generations made money, which was no wonder when one recalls the thousands of mortgages that less than even one generation ago summed up the story of small crops and starvation prices in Canada.

It was in 1852 that George T., the son of Hiram and Martha Fulford—thrifty old-fashioned names these—was born in the then humpty-dumpty pretty little town of Brockville. Hiram was a stonemason. He knew what the rocks of Leeds county lifted like, but he had never been able to turn many of them into money. The lad George never had a taste of farm life, which has helped to make so many of Canada's broad men. Collegiate education he had none, except a term or two at the Brockville Business College. His elder brother William had already become a chemist in Brockville when George became old enough to go clerking. The lad's first job over a counter was in his brother's drug store. He became an apprentice. In due time, and some years before the College of Pharmacy became the centre of drug education in Ontario, he became a qualified mixer of drugs. He went into a drug store of his own on the corner of King street and Court House avenue. It was yet not many years since the Brockville post office had been carried on in a general store. George Fulford added a small percentage to his humble income in those early years by selling tickets for the Grand Trunk Railway. Probably he never dreamed that within a few years people on most of the railroads everywhere would know Brockville through the medium of

the most marvelously exploited proprietary medicine ever known.

Just why George Fulford should have chosen drugs for a business must have puzzled not a few of his friends, and some of his poor relations. If there's any business that to the average hustling man looks slow and excessively genteel it's the drug business. Nobody ever had an opinion that George T. Fulford was a very eminent chemist. He didn't pretend to be. He was scarcely the sort of man to dote on puddling all forenoon with some sort of experimental mixture in a mortar just behind the partition where he had his laboratory. But he had a good general knowledge, and he laid in stocks of patent medicines. So far as is known he was not a dealer in coal oil, which made the fortunes of some Canadian druggists before grocery stores began to handle kerosene. But he usually had the latest and the surest and the safest thing in proprietary medicines. The townsfolk and the farmer folk for many a mile around Brockville read George Fulford's little ad in the weekly paper in which he kept them posted on the changes in fashions. His store was always a kind of homelike place, and many of the old folks, who on fine days managed to "git t' town" in the buggies and democrats, made it a sort of rendezvous, where they talked over the weather, the crops and the symptoms. And while it was tolerably easy for George to sell the patent medicines whose names they had seen on the board fences and in his newspaper ads, the good folks little knew how keenly this rather reticent young druggist was studying them out; how when the last good-day had been said he could see in his

mind's eye a whole portrait gallery of his customers whose symptoms he might have forgotten, but whose habits of mind he was getting to know with the shrewd perspicacity of a Wanamaker or a Mark Twain.

Somewhere during those early drug years—George Fulford invented a medicine of his own. The air was pretty damp all along the St. Lawrence, and lots of the good people had catarrh. Those who hadn't thought they had. Anyhow, the ailment became highly fashionable. A had or chronic cold was enough to make twenty-five per cent. of the people imagine they had throat trouble for good. And to cure this everlasting, ubiquitous catarrh George Fulford contrived his Nasal Balm, which was destined, in a restricted way, to vie with Ayer's Cherry Pectoral and Burdock Blood Bitters as a family phrase. Having some confidence in his balm, he pushed its sale. He was his own traveler. He went forth with his grip over the Grand Trunk, being gone for days at a time, writing ads for newspapers, getting "Nasal Balm" on the board fences, and personally selling it to local druggists.

However, Nasal Balm, though it did some people a lot of good, did not heap up a fortune for George T. Fulford. It proved a slow going, sort of half-and-half doubtful commodity that made people wonder around Brockville—for they knew that there was nothing half-and-half or doubtful about George Fulford. Pushing this medicine in the newspapers cost Fulford a lump of money, too, and if the profits on his balm hadn't been respectable he would have been under the necessity of giving a lot of editors lien notes on his

goods and chattels. As it was he had a hard enough time to pay his bills for advertising space—but he never missed one. Somehow he had an instinctive idea that if there's one man on earth that ought to be paid on a preference it's the man who prints a newspaper. Some of these publishers were not any too flush of good clothes, as George very well could see during his frequent visits to the sanctums. Therefore, he always gladdened their souls with money which he raked and scraped together somehow—and he never wanted a rebate. All the while, too, he was studying these editors. He had a certain measure of strong faith in these publicity people, and they all liked to talk to him about business, and politics, and people; for if there's anybody that knows most of the people most of the time a little better than a druggist, it's the country town editor. These talks about people were George T. Fulford's second series of lessons in publicity. Once he had known his own customers over the drug counter as he sold them patent medicines, Now he was knowing them on a bigger scale through the editor men. And all this instinctive knowledge of people never left George T. Fulford.

Meanwhile the druggist had become an active citizen of his county town. He had been town councillor, chairman of the finance committee in the same, and was once water commissioner. In these capacities he displayed good executive ability, shrewdness, and unswerving integrity. He had faith in his home town. He also believed in all round publicity, including the public service end of it, which so many publicists so in-

consistently miss. But George Fulford dearly and deeply loved the private retirement of his home in which already there were bright children who had inherited much of their father's optimism. Fulford had a knack of not telling any hard luck stories around home. He believed in a gospel of cheerfulness. He knew what the raw edge of the world felt like, but in his home he always managed to be both gentle and happy. He was never much of a hand for a "hooraw" or a big company. A handshaking politician he never was. He had independence enough in his fibre to tell the cantankerous crank and the "knocker" to go to the dickens. There were plenty of talking machines, even in those days, who were ready to give Fulford amazing pointers about public business. Fulford never permitted them to disturb his equipoise. He studied them. His knowledge of people was not based on politics; neither on business alone; nor on church relationship, of which he had plenty, being an active adherent of the Wall street Methodist Church.

So much of struggle and of hope, of success and of failure, had marked George T. Fulford's career down to the year 1890. He was then still a young man, under forty, had traveled much on this continent at least, and as yet was mainly a comfortable citizen. He still had a drug business and incidentally sold tickets for the Grand Trunk. But as yet he had not made a fortune. There were not wanting those who, having some real or pretended knowledge of physiognomy, predicted that George Fulford would yet make his mark in finance. There were others in town who deemed that George Fulford had about

reached his limit in a good useful citizenship and a moderate competency. They regarded him as a successful man, but they never expected to see his name in any document bigger than one of the Brockville newspapers, where his ad had been standing ever since he set up shop. And there were folk out on the concessions near Elizabethtown, the old "Fulfooude" settlement, who reckoned that George Fulford was just as great a man as he needed to be, or would probably ever want to be. But these, also, missed their guess.

Fulford, the druggist, and the town councillor, already had his finger on the public pulse, not in matters of politics but in matters of sentiment. And there were times when he may have said to himself that he would fetch the public yet. If there was one side of people that George Fulford knew it was their foibles. He had studied their symptoms for years. He knew just about what sort of mixture of piety and prejudice, of faith and doubt, of scepticism and credulity, constituted the public heart. And he knew that it was not Carlyle who made the people follow after him, but, rather, Abe Lincoln.

About the year 1890 Fulford got into his hands the formula of a certain pill which was the invention of Dr. William Fred. Jackson, a clever Brockville doctor. He was chemist enough to see in this formula something that might come mighty near working a miracle on some people. He had seen formulae before that only missed world-wide publicity by about one item. This one looked to Fulford as if it might go all the way. It had never been pushed. Like many another good thing, it had lain

dormant for need of a man who understood the public mind and was willing to spend some money in advertising. There was a good deal of iron in these pills—and just how much of other ingredients Fulford knew a good deal better than some of the doctors who afterwards thought they had "spotted" the formula. He knew one thing—that the said formula would make a rattling good pill, in which there was no ingredient that could be classed as "dope." Of this Fulford made sure before he paid \$300 for the small list of drugs that constituted the basis for the biggest publicity pill the world has ever seen.

Having got the magic formula into his grip it was this man's first study how to give it an effective shape for world-wide publicity. This did not come in a moment of inspiration. We may be sure that Fulford put in many a patient perspicacious hour on that formula before he got it christened in shape for the newspapers. Back in the middle ages, when astrology was all the rage, such a formula would have been looked in a secret hole in a wall, with pious imitations by a magician, up in some lonesome tower such as is so weirdly described in Scott's "Kenilworth." Fulford was not an astrologer. He was not bent on extorting lavish fees from a few princes and duchesses. He was after the whole people. He was a democrat who believed in the people, who knew the people, and felt sure that the remedy he had in his possession was intended to work out Hobbes' definition of "the greatest good to the greatest number." So, instead of coining for this pill-name some mystical phrase half Latin and the rest doggerel, he hit on the hap-

piest and most optimistic idea that ever dawned on a man in the patent medicine business. He had looked out with a keen eye on civilization. He had noted its obvious tendencies. He saw the people of this American continent beginning to crowd into the cities. He saw that out on the farms other people were denying themselves light and ventilation. In brief, he saw the indubitable fact that civilization was beginning to drive blood out of business; that anaemia was on the quick march; in a word, that paleness was an epidemic. Therefore, with consummate insight and the happiest possible phraseology, he coined the optimistic phrase, "Dr. Williams' Pink Pills for Pale People."

Had Fulford never printed more than that popular phrase, summing up the Greek and Latin formula which he had bought from Dr. William Jackson, he would have gone on record as an advertising expert. The phrase caught on. It was easy to say; it was alliterative; it was optimistic; it emphasized not the ailment but the cure; it advertised not symptoms so much as blood for anaemic arteries and health for pale cheeks. The word "pink" was an inspiration. Who is there that doesn't like to be in the "pink" of condition; to have pink cheeks? And it was so eminently easy to color the pills to suit. Besides, these pink pills were not microscopic dots that you have to put under a magnifying glass in order to see how to get them into your gizzard. They were large, bean-like realities that in the evildoing wooden boxes, packed with cotton batting, looked for all the world as hopeful and business-like as one of George T. Fulford's ads.

So much for the premises. The conclusion, however, did not come in a day. Pink Pills were not fated to become a fleeting furore, up in the clouds to-day, down in the bog tomorrow. Like all good things, they had at first to fight their way. In spite of all the work put on their preparation for the public, they hung fire for many months. They seemed to give the lie to the accepted belief that in proprietary medicines the novelty always takes the money. But Fulford had faith in this pill. With more than his old-time determination he pushed the sale. Again he went on the road with his grip and did his own drumming and advertising as he had done years before for Nasal Balm. Incidentally, he handled Baby's Own Tablets which, also, he had bought from Dr. Jackson. He had accumulated a few thousand dollars. He threw practically every cent into advertising these pills. Still they refused to become the rage, and still George Fulford continued to return to Brockville at the week-end with nothing but comparatively hard luck stories which, as usual, he kept to himself.

Again, and more presciently than ever, some of the knowing ones about Brockville began to assert that George T. Fulford had just about reached the end of his rope. So far as revenue was concerned, this may have been true. In the light of possibility and the personality of George T. Fulford it was a myth. The turn was coming. Whether Fulford foresaw it or not is not generally known. Whether he despaired or not was equally in the dark. Fulford never made his face a harometer.

But the turn did come, and with just as much of incredulity in its

movement as a romancist could have wished. A certain man in Hamilton named Marshall had been ill with constitutional maladies for years. For months he had been all off work, confined to his bed; so long that he had been paid his total disability claim by a benevolent society to which he belonged. This man, at any rate, was at the end of his rope, whether George Fulford was or not. In his despair he turned to Pink Pills, whose ad he had been reading in the newspapers, and some talk of whose curative properties he had heard among his friends. With pious regularity and abounding faith he took the pills as a last chance. In a few weeks he was able to move about. Seized with gratitude, he wrote a thankful letter to Mr. Fulford, in which he attributed his marvelous recovery to Pink Pills.

And in this letter Fulford recognized at last the "tide" in his affairs which, taken at the flood, would lead on to fortune. This letter, with its "miracle," he blazoned abroad in the newspapers almost from coast to coast. The man's name was signed in full. The cure was beyond a doubt. From the appearance of that letter Pink Pills became a proverb. Their fame began to spread. The newspapers were placarded with the phrase and with the testimonials of people who had been actually cured by the said Pink Pills and were willing to come out over their signatures and say so. Unlike the average patent medicine exploiter, Fulford believed less in causes than in results; less in symptoms than in actual cures. To publish these cures cost him big money. He cheerfully paid the price. In all the newspapers of Canada, and many

of the United States, there was no one fact so steadily conspicuous as "Pink Pills for Pale People." Everybody got it by heart. Children were able to lip it. Foreigners who knew no other English got it on their tongues. Sceptical people who all their lives had poohpoohed patent medicines got sample boxes—just to see what there was in them. "Have you tried Pink Pills?" became about as much of a commonplace as "Good morning!" Out on the concessions the long wooden boxes went from the country store; into the city boarding house from the drug stores. Dealers ordered them in gross lots, for they were quick sellers and a sure thing. People wanted more Pink Pills. A dozen boxes were as good as guaranteed to cure almost anything. By the time the dozenth box was reached the patient's mind had been so long intent on getting cured that it had to be a dead-set incurable that failed to yield somewhere and show symptoms of decided improvement.

In brief, Pink Pills became one of those almost universal habits which are almost too fundamental to be called fads. They were the first medicine by means of which people seemed to be getting next to the reality of repeated cure, and the cures, conveniently called "miracles"—which, indeed, many of them seemed to be—occupied acres of newspaper publicity. The habit of looking in the daily or the weekly paper for some fresh story of a Pink Pills wonder became as pronounced as the habit of scanning for the "probs." It was a case of sheer publicity in which the newspapers were the universal medium, it mattered little in what language. The name was easy to translate. The world was full of

pale people, very few of whom were so color blind as not to know the color of a pink pill. And the famous Pink Pills made in Brockville traveled over most of the civilized world. They became as big an international fact as tuberculosis. Invoices were sent out of Brockville in a dozen languages. Bills of exchange came back in practically all the coinage of Europe and some of Asia. The pills were comparatively easy to make, the necessary staff was not large, and the output became tremendous; therefore the profits were enormous, and before many years began to reach into the millions. The more money that came in, based on a world-enriching demand for the pills, the more money went out in advertising the pills and increasing their publicity. Whereas, in the case of most manufactured articles, the appropriation for advertising is but a small fraction of the yearly operation expense and interest on investment in plant, in the case of Pink Pills the ratio was more than reversed. Latterly, in a single year, the annual appropriation for advertising the pills reached a cool million dollars—many times the value of the whole plant which made them. Almost every dollar of this went into ordinary advertising in the shape of reading notices. Senator Fulford never had any penchant for the display ad. He knew well enough that people wanted to read about his pills in the ordinary course of reading; that the cures related by his copy were remarkable enough in their naked simplicity without any embellishment of the printer's art. Therefore, he stuck to the one idea and hammered it in. He published photographs and facsimiles of hand-

writing—but he never had recourse to the cartoon, the doggerel verse, or the epigram. Always the straight hard facts, as hard as the iron in the pills; always the abiding faith in the public; everlastingly the increase in the constituency of Pink Pills.

The rest of Senator Fulford's career is easily epitomized. The incidents in it came as a natural evolution in the desires and potentialities of a very wealthy man and prominent citizen. His fine house, "Fulford Place," costing a hundred thousand dollars; his works of art; his yachts, horses and automobiles; his travels round the world; his Senatorship—all these came easy. They were but minor details in the evolution of a remarkable career behind which was a no less striking personality.

As to this personality public opinion, around Brockville at least, is pretty well pronounced. Singularly enough, it was but little known to the country at large. Senator Fulford rarely made any public utterances or appeared conspicuously at any large public functions. Of that sort of publicity he was not fond. He was a different sort. To his acquaintances he was always the same genial, unobtrusive personality they had known in his days of but doubtful success. Wealth and fame never turned his head. He never became arrogant, neither did he develop vanity. Personally, he ran to no excesses. He smoked a good cigar and was fond of travel. He liked books and read widely. When traveling he used his eyes and ears. He imbibed a useful, practical culture which well adorned a strong, steady and honorable character. More ac-

quaintances he may have had after his accession to wealth and a Senatorship; greater intimacies he scarcely indulged. The old friends of his early manhood he kept to the last. To but few of these was he an open book. Shrewd, incisive and genial, he was yet a hard man to get "next" to. He cared not for parade; neither was he ashamed of his wealth. He remained the simple, practical and largely plain George T. Fulford who would have found the simple hospitalities of a Devonshire cottage more delightful than the luxuries of a palace. In his own home he was at his best. For his own family he retained the best of his moments of leisure. To them he gave the best of his life. His public acts were not conspicuous, but he never refused aid to a good cause. Always he preserved what from his earliest days he had in a remarkable degree—a strong poise of temperament, which never permitted him to be carried away from purpose by the glitter of gold, the blandishments of social position, or the distractions of a public career; the poise which, when the crash came with the shadow of death behind it, enabled him to say on his death bed, "I'll play the game." By honorably playing the game all his life he rose in a few years from being an ordinary business man to the position of a king in the world of finance; but he never plunged into speculation. He remained a manufacturer, a business thinker, a student of the public—and the most phenomenal advertiser in the world. So far as average public opinion is concerned, this may resolve itself back to Pink Pills. In truth, it analyzes back to a remarkable personality.

The Smartness of Lewkovitz.

BY BRUNO LESSING, IN COSMOPOLITAN.

Business and matrimony are no strangers to one another, as this clever story abundantly proves. When the widow Stein came on the scene, she very seriously affected the business of three or four enterprising merchants, simply because they all wanted to marry her. The reader will laugh when he finds out how she settled it.

I.

Moses Mandelkern was fat and lonesome. When fat men are lonesome, they always appear to be more lonesome than lean men. This, however, is but an idle remark, entirely apart from this story.

Mandelkern sat smoking outside his butcher-shop, gazing enviously across the street at two men who, side by side upon the steps of a tall tenement, sat silent and contented. Mandelkern sighed. He was a simple soul who sold only good kosher meat, loved all the world, and uttered what came into his mind with charming frankness.

"Whenever I see Barish and Selig," he thought, "I feel lonesome. They are such good friends. They are so devoted to each other. They are never lonesome because each always has the other. I have never had a friend like that. Every time I have a friend it costs me money."

He sighed again, and sat plunged in reminiscences that, judging from the pained expression of his face, must have been somewhat unpleasant. Then he murmured:

"Yes. It is cheaper not to have a friend."

Had you been sitting at Mandelkern's side, you would have had no difficulty in identifying Barish and Selig. For upon one side of the door

of this tall tenement was a shop bearing the legend:

ABRAHAM BARISH
Stylish Gents Tailor

While upon the other side of the door, suspended from a gandy pole, hung this sign:

SOLOMON SELIG
Tonsorial Artist, Shaves, Haircuts & Shampoos.

And furthermore, you would have observed at a glance that Barish looked like a tailor, while Selig looked like a barber. But the strength of the bond of friendship that existed between these two men was not so apparent to the eye. To have realized it you would have had to wander around the neighborhood and mention the names of Barish and Selig, and then you would have heard:

Ay, they were as Damon and Pythias, as David and Jonathan. Since they were boys together in their native Russian town, nothing had ever come between them. In school they had been chums. They had crossed the ocean on the same steamer, sleeping in the steerage in the same berth. They had selected adjoining shops in the same tenement in order that they might be together. Lewkovitz, who was such a chochem (clever man) that the whole Ghetto wondered why he had not become a

rahki, used to call them the Scissors.

"Selig," he would say in his droll way, "is one blade and Barish is the other. Each uses scissors in his trade. And what good is one blade of the scissors without the other?"

When a customer entered Selig's shop for a hair-cut or a shave, Selig invariably led the conversation to the subject of clothes.

"And if it is not asking too much," he would say, "may I inquire what you paid for that suit. Ten dollars? My! My! Such swindlers as they are in the world. Why, there is a man right next door who would make you a suit twice as good as that for half the money."

And when a customer came to Barish for clothes, the tailor, in a burst of friendly humor, would remark:

"My friend, I think a hair-cut would do you no harm." (Or a shave or a shampoo—whichever happened to fit the occasion). "And, speaking of barbers, that fellow Selig next door is making a great reputation in this neighborhood. People come from Harlem to be shaved by him."

Whenever a patriarchal denizen of the Ghetto expressed dissatisfaction with the manner in which his beard had just been trimmed, Selig would say:

"Wait. I will call in the first man I see and leave it to him."

Then Barish would enter and would gaze upon the barber's handiwork with ill-concealed admiration.

"My!" he would exclaim. "I never saw a beard so stylishly cut in my life."

Or, should it happen that one of Barish's customers entertained doubts as to the fit of his new clothes, Barish would say:

"Let me bring in a man who lives

next door—a stylish man who knows what clothes ought to be."

And Selig would come in, throw up his hands in an ecstasy of approbation and cry:

"Wonderful! Amazing! They fit as if they had been poured on your back."

When the day's work was done, Selig and Barish would sit in the twilight, outside their shops. Some nights, they sat in front of the barber shop on one side of the door. Other nights, they sat in front of the tailor shop on the other side of the door. Some nights, they sat upon the steps between the two shops. And Mandelkern, who bought all his clothes of Barish and was shaved every morning by Selig, would sit in front of his shop on the other side of the street, gazing upon them, with envy.

But—

She moved into the tenement at twilight. Her household goods were carried through the doorway. A sallow-faced little girl carrying a caged canary followed the household goods. And then came She. Selig moved to one side of the steps to make way for her. Barish moved to the other side. Both turned and looked after her until her next little figure was swallowed in the gloom of the long hallway. Then they looked at each other, and each opened his mouth as if he were about to speak. But neither spoke. A curious constraint seemed suddenly to have fallen upon them.

"What a fine figure of a woman!" thought Mandelkern, across the street.

II

The widow Stein was a quiet little woman, friendly toward everyone and keenly susceptible to sympathy. As a matter of fact, all women are sus-

ceptible to sympathy. But that, too, is an idle remark. The widow's susceptibility to sympathy has nothing to do with this story.

Selig found her charming and Barish found her charming, and she found them both agreeable. She bought her meat of Mandelkern, who also found her charming, although he had little to say to her. He was a kind-hearted, simple, homesome man, was Mandelkern, and he had a habit of expressing every idea that came into his head. Ideas, however, came slowly.

As a step toward a firmer friendship Barish, the tailor, said to the widow:

"If—sometimes—you have a—a—a skirt or a—a something that you want pressed—I have plenty of time and—and—it won't cost anything."

He blushed and stammered furiously as he said it, and felt raised to a high pinnacle of happiness when the widow thanked him and declared that she had a trunkful of clothes that needed pressing which she would send to him immediately. But it cost him the friendship of Selig. For the barber had overheard this brief conversation and his soul had revolved at the peridy of his lifelong friend.

"Wretch!" he said to himself "To take so foul an advantage of me! He only did it because he knew I could offer her nothing. What can a barber do for a lady? Nothing! Absolutely nothing! But wait! I am as good-looking as he is. Never shall I let him see her alone. Always will I be in front of the house when she is there. And time will tell which of us is the better man."

So it came about that whenever the widow Stein descended from her apartments to sit on the steps of the tenement, she found the barber and

the tailor sitting there, side by side, with a wall of coolness between them. And, of course, neither of them was in a position to make much headway.

The worst of it all was that the entente cordiale that had existed in their business relations for so long was irretrievably shattered, in consequence of which all Hester Street was troubled, for the friendship of Selig and Barish had for many years been a source of great pride to the neighborhood.

"It is good," the neighborhood would say, "that men should make money in business and love each other."

But since the advent of the widow Stein their attitude to each other had become little short of scandalous.

"Ha!" Selig would say to his customer. "It is easy to see that you get your clothes made next door."

"What is the matter?" the customer would reply. "Do they not fit?"

And Selig would shrug his shoulders in that provoking way which is so infinitely worse than the harshest comment, and the poor customer would almost feel his clothes shrinking into some abominable fit. While, perhaps at the same moment, the tailor, next door, with his mouth full of pins, would be trying a new suit on one of his patrons and mumbling at the same time:

"Who cut your hair?"

"Selig, next door. Why?"

There would be a long pause, during which Barish would utter a choking sound.

"What is the matter with my hair-cut? Speak!"

"Do not ask me, now," the tailor would mumble. "I have my mouth full of pins and if I laugh I might choke."

At night they had little to say to each other. Perhaps each felt guilty of some disloyalty to the other. At any rate, the feeling that each entertained for the other was something like venomous hatred mixed with jealousy. But not for the world would either have let the other out of his sight when the day's work was done.

One night they were sitting like this, with the widow Stein sitting a few steps above them—not a word had been spoken for nearly an hour—when Ignatz Lewkovitz appeared, Lewkovitz the choicest, the smart one.

"Ah! The Scissors!" he cried, pleasantly. "The two best friends in the Ghetto."

As he spoke, however, he was not looking at them. He was gazing at the widow Stein. Both Selig and Barish greeted him with eagerness, and after formally introducing him to the widow, the tailor, with a hesitating, uneasy glance at his former friend, said:

"Your coat is ready. Will you let me try it on?"

"I came for that very purpose," said the wise man.

When they had entered the shop, Barish said:

"No, your coat will not be ready until to-morrow. But I wanted to speak to you for a moment and I did not want anyone to suspect."

"Hm!" said Lewkovitz. "Who is the lady you introduced me to?"

"Almohe [widow]," said the tailor. "It is about her I wanted to speak. My friend Selig—who is my friend no longer—is a sneaker. Whenever I want to speak to her alone, he comes out and sits down and never goes away. Every time I open the door in the hallway to go up and

visit her, his door is open. He speaks on me. If I went up, he would go too. You are a smart man. What can I do?"

"Hm!" said the smart man. "Let me think."

For five long minutes he thought. The tailor gazed nervously upon the expansive countenance of Lewkovitz, then ran to the door and made sure that the barber and the widow were still sitting on the steps, then came back and gazed more upon the smart man, and then ran to the door again, repeating the performance twice a minute until Lewkovitz spoke.

"I do something for you," spoke the smart man, "and you do something for me. That is my motto. How much will the coat cost?"

"Five dollars is the price."

"Two dollars and a half," said the smart man.

"Impossible. The cloth alone—"

"Two dollars and a half and the widow!"

The tailor's face lit up.

"Stupid! I did not understand! How smart you are! But how? How will you do it?"

"Ah," said Lewkovitz, mysteriously, "leave it to me. Only one thing is necessary. Do not say a word to Selig. And if you see me going into the house or coming out, do not speak to me. I will report when all is ready."

"The coat will be at your house to-morrow. It will be a present. A wedding present. I give it with my compliments."

Lewkovitz bowed gravely.

"Now," said he, "it is necessary for my plans that I go and have a talk with Selig. But fear not. He will not know that I stand by you. I am only going in to get my heard trimmed."

A few moments later, the smart Lewkovitz was sitting in a chair in Selig's shop, listening to the very same story that he had heard from the tailor.

"I am so glad you came," the barber said. "I intended to go to your house some night and have a talk with you. Because I know you are smart and because you have always been a good friend of mine."

Lewkovitz nodded sympathetically. "The widow," Selig went on, "is such a lovely lady. But that man Barish is a regular spy. Every time I want to talk to her, who comes running up? Barish! When I open my door to go up and make her a visit, who is standing at his door, watching me? Barish! When I tell her it is a fine day, who says 'But it looks like rain'? Barish! Barish! Barish! Always Barish! You are a smart man, Mr. Lewkovitz. Be my friend! What can I do?"

Lewkovitz leaned back in the comfortable chair and allowed his eyes to roam along the shelves filled with bottles.

"How much does a bottle of that and that and that and that cost?" he said, pointing successively to a number of vivid-hued tones and perfumes. Selig had an inspiration.

"Mr. Lewkovitz," he said, "if you will be a help to me, I will give you a present of them. And also a bottle of my own stuff what makes the heard shine fine."

Lewkovitz held out his hand.

"It is a bargain," he said. "Leave all to me. I will have some talks with the widow. But do you not say a single word to Barish."

"Me!" cried Selig. "I would as soon speak to a snake."

"And if you see me coming or going, do not notice me. Look in the

other direction. When everything is ready, I will come and tell you what to do."

When his heard was properly trimmed, Lewkovitz came out and made a profound bow to the widow. The barber had already taken his place beside his quondam friend.

"Good night, madam," said Lewkovitz. "I hope you will sleep well to-night. I also hope to see you soon again."

"Such friends!" sighed Mandelkern, across the street. "Always together. Always so happy. And I am so lonesome."

And presently he added: "That Mr. Lewkovitz is a very smart man!"

III.

The visits of the smart Mr. Lewkovitz to the charming widow became very frequent. In some former existence he must have had considerable experience with women, particularly with widows, or else he possessed the most marvellous intuition. For, from the very first day that he called to see her, he sailed rapidly and untrappedly into her good graces. He never came without a gift of some kind for the widow's little daughter. Both Selig and Barish marvelled at the wisdom of the man, wondering, each of them, why he hadn't thought of the little girl before. And his resourcefulness and originality in pouring out compliments seemed unlimited. Regularly every evening he called and sat on the steps beside the widow, with the tailor and the barber sitting a few steps below, but never, by any chance, taking part in the conversation. They had full confidence in the smart man, and while they did not quite understand his method of procedure, each felt that, in some way, his own interests were being ad-

vanced. The widow had but little to say. Lewkovitz did all the talking, and, I must say, he was quite an interesting talker. One night he failed to come, and the evening seemed hollow and disappointing.

"I miss dear old Lewkovitz," said Selig.

"So do I," said Barish. "He is a dear friend to me."

"He is a very smart man," mused the widow.

The very next morning, Selig closed his shop for a few minutes and called on Lewkovitz.

"I missed you last night," he said.

"How are you getting on with er—you know?"

Lewkovitz looked very knowing.

"Sh-h-h!" he said. "Wait until next Shabbas (Sabbath). At eight o'clock sharp you come here to call on my mother. Then wait. Presently I shall come here. With me you will see a very charming friend of yours. Understand?"

He accompanied this with a very wise wink. Selig flushed to the roots of his hair with pleasure.

"How does she feel toward me?" he asked.

"Fine!" responded Lewkovitz.

"How can I ever thank you?" murmured the grateful tesorial artist.

That evening the widow sat upon the steps again, with her two admirers at her feet, and still no Lewkovitz appeared. Truly he was a smart man! Absence, he knew, made the heart grow fonder! Woman! woman! how mysterious you think you are! And how easily a wise man like Lewkovitz can read your soul!

Then Barish became worried and called upon Lewkovitz.

"I have not seen you for two

days," he said. "Have you done anything for me yet?"

Lewkovitz looked around him carefully to make sure that no one could overhear, and then whispered:

"Sh-h-h! Do you know my sister?"

"Sure I do. I make her husband's clothes. He owes me three dollars."

"Sh-h-h! On Shabbas. Eight o'clock. Visit my sister. Wait! I will come there! Not alone! I will have a friend with me! A lady! Charming! Fine figure!"

Barish's eyes glowed.

"And you will not say a word to Selig?"

"I can assure you," the wise man replied, "that he will not be there. I have made arrangements with him to be somewhere else."

IV.

The first star was in the sky and the Shabbath had come to an end. Clad in his best clothes, Selig, the barber, issued stealthily from his shop, and, finding himself unobserved, walked hastily down the street. A few minutes later, Barish, the tailor, clad also in his yontiv (holiday) clothes, came out of his shop, peered anxiously around him and, finding the coast clear, walked rapidly up the street.

Presently the widow Stein, rosy and bright-eyed, came out of the tenement and seated herself upon the steps. She was somewhat surprised not to find the tailor and the barber there before her. This had not happened since she moved into the house. She glanced quickly at their shoes and saw that both were closed.

"I hope nothing has happened," she murmured.

Her daughter, who had been play-

ing in the street, came up and sat beside her.

"Can I get a new doll, mamma?" she said.

"No, my dear. Mamma cannot spare any more money for dolls. You have broken three this week. Be a good girl now. Here comes Mr. Lewkovitz."

Sure enough, here came Mr. Lewkovitz, sailing proudly down the street, like an ancient galleon with flags and hunting flying. His silk hat reflected the rays of every street-lamp that he passed. The tails of his new frock-coat that Barish, the tailor, had so generously sent with his compliments, swung gaily behind him. The ends of his necktie, a flaming red scarf, streamed under each ear. His beard, gleaming refulgently from a liberal use of the tonics that Selig had sent him, fluttered merrily in the breeze.

"My!" exclaimed the widow; "how fine you look, Mr. Lewkovitz!"

Lewkovitz made a profound bow and seated himself beside the widow.

"I honor myself," he said, "in putting on my best clothes when I come to visit so charming a lady!"

"My!" murmured the widow.

"What is the matter, dear little child?" he said to the morose-looking daughter. "Why do you look so sad?"

"She has broken her doll," the mother explained, "and I just told her she could not have another one."

Lewkovitz drew from his pocket an old-fashioned purse, from which, after long counting and much hesitation, he selected fifty cents.

"Here, dear little one," he said. "Run and buy yourself a doll."

With a scream of delight, the girl clutching the money and ran rapidly down the street.

"And now, Mrs. Stein," Lewkovitz proceeded, "I have something I want to say to you."

The widow rose to her feet.

"Will you just excuse me one second?" she asked. "Mr. Mandelkern is taking down his shutters and I want to order some meat for to-morrow. I will be right back."

Lewkovitz watched her trip gracefully across the street.

"A fine figure of a woman!" he muttered.

He now saw Mandelkern pause in the task of taking down the shutters, and turn with smiling face to greet the widow. He saw Mandelkern absent-mindedly tuck a shutter under his arm and mop his brow in great perturbation while the widow addressed him. Then he saw the butcher's lips move, and beheld the widow clasp her hands in amazement. And then the butcher entered his shop and the widow followed him. Lewkovitz waited. He waited ten minutes. Then he waited ten minutes more.

"I hope nothing has happened," he said.

Then he waited ten minutes more. He began to worry.

"I wonder—" he thought; for, you see, he was a smart man. He waited ten minutes more, and then, unable to control his impatience, he crossed the street and strode into the butcher's shop. His feet had hardly touched the threshold when he stood still, as if rooted to the spot, his brain in a whirl. For there stood the widow and the butcher with hands clasped, like children playing ring-a-rosy, gazing into each other's eyes. They looked up and saw him. The widow blushed and would have run away, but Mandelkern would not release her hands.

"It is only Mr. Lewkovitz," he said. "He will understand. He is a smart man. She—she—you see, Mr. Lewkovitz, she is going to be Mrs. Mandelkern. Ain't it fine?"

Lewkovitz folded his arms and gazed tragically, reproachfully at the widow. But she could not see him. She had covered her face with her hands to prevent the butcher from kissing her. So Lewkovitz sighed and walked slowly homeward.

V.

There is nothing in the world like a common misfortune to cement a friendship. There are few people in the Ghetto who have not heard of Selig, the barber, and Barish, the tailor, whose friendship is like the

friendship of Damon and Pythias, of David and Jonathan. Once, they will tell you, they had a misunderstanding. But it passed away, leaving them more devoted to each other than before.

In the long winter evenings, after the butcher-shop is closed, Mandelkern and his wife sit for hours talking about this wonderful friendship between two men.

"It used to make me feel so lonesome to see them," Mandelkern would invariably say.

"And that Mr. Lewkovitz is a fine man, too," Mrs. Mandelkern would unflinchingly add.

"Yes," Mandelkern would admit, nodding his head. "He is very smart!"

Big Salaries and Fees.

BY RENSEN CRAWFORD, IN SUCCESS.

Man's earning power seems to be limitless. In almost every walk of life there are individuals who can command about fabulous fees for their services. Lawyers and doctors, for the work of but a few seconds, are paid sums beside which the salaries of ordinary mortals dwindle into insignificance.

UNTIL the mints of earth stop turning there will be money to measure merit. When a lawyer can make two million dollars in a single fee; when a doctor can demand fifty thousand dollars for a twist of his wrist; when a violinist can get a thousand dollars for playing three times in a private parlor, and a cook can command twelve thousand dollars a year, it must be taken as an incontestable fact that man's earning power will reach no bounds.

Never before was the world so exacting in its demands, or so willing to pay for what it wants. Some of the fees that are paid for consum-

mations so devoutly wished are large enough to send a blush to the cheek of the man who invented money. It is all for the "knowing how." "Pay me five dollars for amputating your leg," said Dr. George F. Shradz, explaining large fees in the medical profession, "and \$995 for knowing how." Another celebrated physician, a practitioner in Paris whose fee of \$1,000 was questioned, was not so willing to explain. "I haven't time to discuss my fees," he said—"PAY." Another surgeon in San Francisco, who had just successfully operated for appendicitis, was pleased to hear his patient say, on recovering

from the effects of ether, "Doctor, accept my check for \$30,000, with my congratulations upon your knowing how to do the job." The late Senator C. L. Magee said to Dr. Walter C. Browning, of Philadelphia, "I have made one million dollars while you kept the breath in my body, and I'm going to give you \$150,000 as your fee." J. Pierpont Morgan once said, with characteristic emphasis, "Give me a man who will do this work, and there'll be no dispute about pay"; and it was the late Charles Broadway Rouns who stood ready, to the day he died, to pay one million dollars to the man who would cure him of blindness.

There is a drag-net out in all the varied walks of life for "the man who knows how." The world stands ready to enrich a person for doing one thing, if he does that one thing well. A young man once entered the office of Joseph Pulitzer, and asked for employment on his newspaper's staff. "Have you got one idea?" asked Mr. Pulitzer, with that directness and frankness which have distinguished him among the vigorous makers of modern journalism. "I hope I have many ideas," replied the young man. "Then I don't want you. Do you see that crowd out there in the street, and do you observe anything peculiar about it?" The young man said he saw nothing different from the ordinary crowd in the streets. "Well, there's one man much taller than the rest. His head rises away over the others. Now, a man with one idea is just as conspicuous among men, to-day, in his field of labor, as the tall man is in that passing crowd. The fellow with one idea rarely fails to make his mark."

How strikingly this illustrates the

wisdom of the one-thing-at-a-time rule when one considers that it is fast becoming a day of the specialist! The highest-salaried men of the world, to-day, are those who are known for their continuity of purpose along some certain line of work. The largest lump-sum fee ever paid in America was the \$5,000,000 left in the will of the late Jay Gould to his son, George J. Gould, "for services rendered in five years," and the courts upheld it as a fee, not a gift, because George Gould had concentrated his energies in railroad work and knew how to take things up where his father left them when health failed him. In all its varied branches the railroad business, from construction to the intricate problems of interstate traffic, is a well-learned lesson to George Gould, and it was for the knowing how that he received the most stupendous salary of modern times, even if it should have to be admitted that none but a father would have placed the figures so high. Gratification over the very fact that his son did know how is doubtless the explanation of the enormity of the sum.

When the United States and France started about the bargain which resulted in the transfer of the Panama Canal outfit, a few years ago, it was William Nelson Cromwell, a New York lawyer, who undertook the delicate, though not very difficult work of drawing up the papers closing negotiations. The task was delicate in that it was a transaction in which three republics were interested directly—France, Colombia, and the United States—and in which all the powers of earth concerned about commerce were indirectly interested. Furthermore, as subsequent events proved, there were seeds of rebellion

being sown all along the canal zone, and the outthrust against Colombia by the seedlers had to be dealt with in the dickering for the canal. But what cares a New York lawyer about such trifling things as a rebellion and the making of a republic, when he hopes to get five per cent. of the \$40,000,000, the price of the canal, which would net him \$2,000,000 as a fee? Two million dollars for a single transfer of property! The world had never heard of such a fee, and the nations of earth stood back in open-mouthed wonder as the versatile lawyer went on with his work, and wound everything up satisfactorily, at least to the seller and the buyer, pocketing his \$2,000,000 and going about his office work as if nothing had happened. Two million dollars would terrify every wolf of hunger in the pack. It would pay the salary of the President of the United States for forty years. It would pay the salaries of the 386 Representatives in Congress for one year, with \$70,000 left over for the sinking fund. At fifteen thousand dollars a mile, it would build a railway one hundred miles long and leave half a million dollars with which to equip it. It would found a college and send a flotilla to the north pole. But what's the use of figuring? It would take an astronomer, familiar with the fabulous distances of the Dog Star, Sirius, from other remote specks on the firmament, to calculate the countless things two million dollars could do. It is enough to know that Mr. Cromwell fixed his price and the fee was paid without remonstrance.

The next largest fee ever paid to a lawyer for one case, perhaps, was that of \$1,000,000 which James B. Dill, another New York attorney, re-

ceived for settling the disputes of Andrew Carnegie and Henry C. Frick, arising out of the transfer of the properties which were merged in the great Steel Trust. There were many entanglements to be straightened out, it is true, but they were taken singly, and it is quite probable that the work was simple—the ordinary routine of law practice. Splitting fine hairs of difference and bringing factious to an agreement is the high art of commerce, nowadays, and Mr. Dill knew how. The litigants were willing to pay him a million, and—why not?

Still another New York lawyer, who is distinguished by his large range of vision in making out a bill, as well as for his success in carrying his point, is William D. Guthrie, who received the substantial fee of \$800,000 for upsetting the will of the late Henry B. Plant, who owned the Plant System of railways, steamships, and hotels. The estate was valued at \$25,000,000, and Mr. Plant directed that the property should remain in trust until the tiny son of Mortimer Plant should grow up and his oldest child should become twenty-one years of age. The widow engaged Mr. Guthrie to attack the will, on the ground that Mr. Plant had been a resident of New York, the laws of which would forbid the tying up of an estate in trust, which Mr. Plant had done by claiming residence in Connecticut, where such things are allowed. Mrs. Plant's share of the estate was \$8,000,000, and Mr. Guthrie is said to have charged ten per cent. of this, or \$800,000. He won.

Among other lawyers who have been conspicuous for earning extraordinary fees are Chauncey M. Depew, who received \$100,000 a year from the New York Central Railroad Com-

pany, and who, until recently, was paid \$26,000 a year by the Equitable Life Assurance Society as a retainer, though his duties were simply to act as a special adviser at certain times to the officers of the company; David B. Hill, who, likewise, received \$5,000 a year from the Equitable as an adviser, and who once charged \$10,000 for making a single argument for the prosecution in the Molinex Case, and Samuel Undermyer, who figured as counsel in the Shippard litigation, earning large fees, and, when the Equitable tangle came to be unraveled, is said to have been paid many thousands of dollars.

To the list of extraordinary fees that lawyers have earned may be added the \$200,000 which Joseph H. Choate, until recently Ambassador to England, received for arguing a few hours before the Supreme Court, at Washington, the effect being that the income tax law was declared unconstitutional. John E. Parsons, another lawyer noted for earning large fees, has been paid \$100,000 for drawing a single deed. At one time W. Bourke Cockran had an income of more than \$200,000 from consultation practice solely, and many of the well-known law firms of the financial district are known to get \$50,000 apiece in annual retainers from several corporations. These large fees, however, are like dreams of things that are far off and faint to the average lawyer of the principal cities of America. In New York, Philadelphia, Boston, Chicago, Buffalo, and other cities, there are scores of young men who have spent three or four years pounding Blackstone into their brains, and have entered the profession with no pay except the privilege of being in the offices of celebrated firms. For several years they have to work for

nothing until they are finally "tried out" with the smaller cases which the heads of the firms, accustomed to the snug fees already described, never touch and know nothing of in the daily round of their office work. The young lawyer who does not enter an office, but who has the courage to start out for himself, unless he has some strong and friendly connection, will find it hard to earn a living in a city, for a year or two. After about ten years he may count ten thousand dollars a year as income, if he has managed to get a hold with the clerks and policemen and prison keepers, who have much to do with the hiring of lawyers by persons in trouble through a system that is known about the courts as "steering." There are professional "steerers," too, around the civil and criminal courts, who turn clients over to lawyers, provided they will pay them half of the fees. It is safe to say that the average lawyer in New York does not earn more than \$2,000, excepting the eminent ones whose fees come as the result of years of successful practice and political advancement.

The paying of extraordinary fees to doctors dates back much further than the generous treatment of lawyers by the public. When Professor Adolph Lorenz came to New York, from Vienna, to cure Lolita Armour of congenital dislocation of the hip by a process which won his fame, he was paid \$30,000 and the expenses of himself and his assistant, Dr. Frederick Mueller, throughout their trip to America; but this fee was not nearly so great as doctors have received for cases not nearly so serious. As far back as 1762, when Empress Catherine II. wanted to be vaccinated, Dimsdale, a prominent practitioner of London, was sent for, and for

simply making the little scratch on the skin which takes in the virus he was paid the equivalent of \$50,000, and \$10,000 besides as travelling expenses. More than this, he was made a baron and was allowed a life pension of \$2,500 a year. Professor Lorenz's fee does not compare with several that have been paid by royalty, and it should not be forgotten that, while he was in America, he treated many poor children free of charge. King Edward, as Prince of Wales, paid a doctor \$50,000 for four weeks' treatment, and the Nawab of Rampur, India, once paid a comparatively unknown surgeon of the British army fifty thousand pounds for three months' occasional visits, in an ordinary case of rheumatism.

There is little doubt that the largest fee ever charged by a doctor in America was \$100,000, for which Dr. Walter C. Browning, of Philadelphia, sent a bill to the estate of the late Senator C. L. Magee. When asked how he came to charge so much he said that he had refused to take the case of a New York man of great wealth who would have paid him much more than \$100,000, and explained, further, that he had allowed his fees to accumulate in the hands of Senator Magee for investment, which would allow him to claim \$600,000 if he wanted to. "I charge \$20 an hour in my office and \$40 an hour outside the office," said Dr. Browning, "and Senator Magee voluntarily doubled this fee." One of the charges was for \$17,000 for treating the patient one summer at Atlantic City. The fee was a matter of dispute in settling the affairs of the deceased patient, for a long time after his death, it being stoutly maintained by the heirs that \$100,000 was an

exorbitant charge for twenty-one months' attendance.

In Baltimore, where there are many skilled and learned doctors, some extraordinarily large fees have been paid. Professor Howard A. Kelly, of Johns Hopkins Hospital, operated on a mine owner's wife at Cumberland, Maryland, and received \$1,000 a day for twenty-one days. Professor A. McLane Tiffany, of the same city, received \$10,000 for operating on a patient from New York at Warm Springs, and Professor J. W. Chambers was paid \$5,000 for operating on Deputy Warden Duffenbaugh, who was stabbed by a prisoner. The largest fee ever paid to a doctor in Chicago was \$10,000, which the late Dr. C. T. Parks received for a delicate operation. The patient lived longer than the doctor.

In New York City the largest fees were paid by the Whitney family in the cases of illness which resulted in the deaths of the late William C. Whitney and his wife. Dr. W. T. Bull has received some very handsome payments for operations, from wealthy families, but has always managed to keep them secret between himself and the families. There is not a better authority on medical fees in New York City than Dr. George F. Shrady, who is not only editor of the leading medical journal in the country, but is also the father-in-law of Edwin Gould and familiar with the relations of all the leading physicians and surgeons with the wealthiest families, says that the average city doctor only makes \$2,000 a year. Dr. Shrady figures it out this way: there are two or three doctors in New York who make over \$100,000 from their practice, which is chiefly with the wealthy; there are five or six doctors who make from

\$50,000 to \$60,000; there are fifty who make from \$25,000 to \$30,000; there are one hundred and fifty who have an income ranging from \$10,000 to \$12,000, and about three hundred who manage to earn from \$5,000 to \$6,000 by hard work. The average doctor in most of the large cities gets two dollars a visit out of his office, and charges something under that sum for prescriptions written in his office after a diagnosis.

In London there are slot machines from each of which one can get a prescription for a penny. The patient must know fairly well how to diagnose his own case; for instance, if he has been getting the worst of a fist fight and is badly bruised about the head, he finds the slot which takes care of such cases and drops in his penny. Out will come a prescription made out in regulation form, prescribing such lotions as will allay swelling and ease the pain. In Australia there are certain societies or charitable organizations which guarantee medical treatment on payment of dues amounting to three pence a week. It is surprising, too, how many men of comparative wealth take advantage of these. Some who are rated as having \$100,000 only pay thirteen shillings per annum through the societies to get medical treatment for themselves and their entire families.

In the business world, the highest salaries are paid to the officers of insurance companies. James W. Alexander, while president of the Equitable Life Assurance Society, was paid \$100,000 a year; but he was not the only insurance president who received that amount. John A. McCall, president of the New York Life, and Richard A. McCurdy, president of the Mutual Life, getting the same

from their respective companies, besides a great deal of revenue from other corporations of which they are officers, or in which they have large holdings. Paul Morton, former Secretary of the Navy, who is the new head of the Equitable, volunteered to cut his own salary from \$100,000 to \$75,000, but there is a vast difference between this and the \$8,000 he received as a Cabinet officer. The next highest salaries in the insurance business below those of the executive heads are paid to the managers of the companies with jurisdiction over the various States, or sets of States. These get from \$10,000 to \$25,000 a year, and then come the most successful canvassers, or solicitors of insurance, who are paid on the commission basis, getting nearly all of the first year's premiums on new policies and a certain per cent. on renewals in after years. Some insurance solicitors have earned more than \$50,000 a year. Others, however, have been lucky to get \$2,000 a year out of their premiums, and there have been many who could not afford to buy the fine clothes necessary to make themselves presentable, which is required by the company, and have been forced to give up the business because there wasn't a living to be made in it. Lawyers get some of their greatest fees from the insurance companies, and many of them reaped a harvest in the litigation which recently followed the wrangle in the Equitable, Elihu Root, now Secretary of State, having been paid at the rate of \$1,000 a day for his part in the disturbance.

Presidents of railroad companies and heads of the so-called trusts are all well paid. The highest salary ever paid in America to a railroad president was \$100,000, which L. P. Lorie, of the Rock Island, received.

Samuel Spencer, who is J. Pierpont Morgan's railroad representative and supervisor, receives \$50,000 a year as president of the Southern Railway, and derives considerable profit from offices held with smaller lines controlled by Mr. Morgan. Presidents of other great systems make about the same, and of smaller lines from \$10,000 to \$25,000. Milton H. Smith, while president of the Louisville and Nashville Railroad, was credited with the remark that a railroad president can not earn more than \$25,000, and he is said to have refused an offer of a salary greater than that.

The president of the Steel Trust gets \$60,000; Henry O. Havemeyer, head of the American Sugar Refining Company, is paid \$75,000 a year, and Frederick H. Eaton, president of the American Car and Foundry Company, works for \$1.10 a day. In all such great business corporations the salaries of the men under the executive heads run about the same—such, for instance, as general managers of railroad lines who earn from \$4,000 to \$8,000 a year; general freight and general passenger agents who earn from \$3,000 to \$7,000; district passenger agents and freight agents who make from \$150 to \$200 a month, and on down to engineers, conductors, and trainmen, whose wages vary according to their runs, and according to the scales agreed upon between the management of the railroad companies and the brotherhoods of labor organizations of which they are members.

There are few high salaries in the banking business, except those paid to presidents of the largest banks in the principal cities. In this line of work one would suppose that better things were in store for a young man, for he must not only possess all the

qualifications that go to make an accurate, clear-headed business man, but must likewise be above temptation. Starting as a checking clerk, the embryonic banker gets not more than \$25 a month; as a messenger he gets from \$375 to \$450 a year, although his errands are of vital importance in the business world; as a bookkeeper he gets only about \$1,200 a year, and as a paying teller about \$2,000 a year. Then he may hope to become a cashier at an average salary of \$5,000 a year. The salary of a bank president is governed by so many influences that it is difficult to give any idea of the fixing of it. If the man be some prominent financier, his salary will be between \$40,000 and \$50,000 a year. In small towns the president of a bank gets nothing like these sums, often receiving from \$2,000 to \$5,000.

In the commercial field, the man who makes the highest salary is the "drummer" on commission, provided he is of pleasing address, has a wide acquaintance throughout the territory assigned to him, and understands the business of his own house and that of his rivals as well. Tourists who have travelled much about the United States have often wondered at the system of trade which fills the railroad trains and the hotels everywhere with these ubiquitous salesmen. One sees them wherever he goes—in all the city hotels and about the humbler hostleries of the most remote country villages. In the South and the West they gather in groups, and always form a party of jolly, good-humored, sociable fellows. They seem to know everybody under the sun, and are on speaking terms with even the children of the villages. One wonders, as he sees them, what they must get to be living the lives of veritable nomads

—what must be their pay? Some of them get \$15 a week and their expenses. Others get \$20 or \$30 a week, and some there are on commission who make as much as \$6,000 to \$10,000 a year out of their trade, though a great part of this time they are away from their wives and children, and their home life is reduced to occasional visits. Friend-making is the art that wins for a travelling salesman, and the man who can make friends and keep them is paid accordingly. Money is advanced to him liberally for entertaining, and he is directed to spend it like a lord. Representatives of two or three of the large wholesale houses of New York City earn as much as \$20,000 a year, and their duties are nothing more than keeping customers in friendly ties with the houses they represent in certain territories. These men take trips through the South or the West, or New England—wherever happens to be the territory allotted to them—once or twice a year, but are always at the home offices during the few weeks of the spring and the early autumn which are the periods when the buyers and country storekeepers come to the metropolis to make their purchases. At such times the affable "star drummer" has nothing to do but "be nice" to his friends from out of town. The intimate acquaintances that have been built up by these clever men of commerce in all parts of the country are numerous, and the cordiality with which they greet each other suggests kinship. The "drummer" who gets the best pay is one who sells wine, or whisky, and he is allowed more for expenses, too, than the man who sells the necessities of life. A recent lawsuit in the courts brought out the fact that a certain agent for a wine company

was paid \$40,000 a year, "just to open wine," and received, in addition to this princely sum, \$10,000 for expenses.

C. T. Schoen, as president of the Pressed-Steel Car Company, is another man who has commanded a very large salary in the industrial world, and John Hays Hammond rises above all other mining experts in having earned in a single year more than \$400,000. It should be said, however, that Mr. Hammond's labors as an expert since and prior to that year have, perhaps, been not so large, although he is employed by crowded heads and by the wealthiest of miners.

In the field of industrial arts and sciences it is the inventor, and not the professional man, who grasps the great profits, and even the inventor gets cheated out of his just dues very often by the courts. I happened to be chatting with Thomas A. Edison, in his laboratory at Orange, New Jersey, one night while he was working on his most recent creation—the intensified dynamo—and heard him discuss thoroughly the injustice that is done inventors in the United States. "This very day," he said, "several of my well-known patents expire, and become the property of posterity, which means Tom, Dick, and Harry. The Government professes to protect the inventor for seventeen years, and after that time his creation is no longer his own. But, as a matter of fact, the Government does no such thing. It lets any poacher run in and bring suit, or apply for an injunction, disputing the inventor's patent already granted by the patent office, and in all the courts, pending the long-drawn-out litigation which follows, the other fellow is permitted to go on manufacturing and selling the thing he

claims to have invented before the real inventor made it.

"Do you see that little lamp there?" asked Mr. Edison, as he arose, full-length, in his ragged old linen duster of the workshop, and he pointed with his pencil to an ordinary incandescent electric light beaming brightly over a draftsman's table. "It was my invention, known as a primary invention, because I took two things, a piece of metal and electricity, and made a third thing out of them—light. Now, I fought fourteen years in the courts for that little lamp, because a Frenchman bobbed up and claimed it after I had secured the patent. During all this litigation I had no protection whatever; and when I won my rights, after fourteen years, there were but three years of the allotted seventeen left for my patent to live. It has now become the property of anybody and everybody. There is no protection given an inventor by the courts or the patent department." With all that he has done, one would think the "wizard" would be the wealthiest of all wealthy Americans. Not so, for he is far from being as wealthy as the American people would like to see him. It would make little difference to him if he were as rich as Croesus. He would keep on working until midnight, in his laboratory, just the same. But there are some great profits on record from patents. A farmer in the West was enriched by inventing the brass cap for the toes of children's shoes. His boys and girls were "hard on shoes," and kept him poor haying footgear. One day he took the semicircular rim of a blacking box and fastened it over the toe of a shoe. It caused the shoe to last twice as long as the mate did, and then he put the same device on

all his children's shoes, patented it, and reaped a fortune.

While visiting this country, recently, Sir William Ramsay, professor of chemistry at the University College of London, took Americans to task for paying experts in the sciences so little. He said that too many wealthy Americans die leaving great sums of money to erect buildings for the sciences at colleges, when they ought to leave the money to increase the emoluments of existing chairs rather than add to the number of chairs already established. Taking issue with the noted chemist, Professor H. W. Wiley, chief of the bureau of chemistry at Washington, said: "In England the equivalent of my place pays \$7,500 a year, while I only get \$3,500 a year, and for eighteen years, until recently, the pay of my office was only \$2,500 a year. But men of lower grades, here in America, earn as chemists, on an average, from \$1,800 to \$2,500 a year, while in England they only get from \$40 to \$50 per month. I believe that this is better than to pay the topmost men of the department large sums and the men of lower grades such pittance."

Men who plod along with the tedious task of teaching, and men who devote their lives to religious work, rarely derive more than a comfortable living. There are pastors of the largest churches in the principal cities who get \$5,000 a year, and there are college presidents and professors who earn \$10,000 a year, but they are few. Professors in the leading educational institutions get from \$2,000 to \$5,000 a year.

Politics is an excellent road to bankruptcy for the man that is honest. The highest salary paid by the Federal Government is \$50,000 to the

President, and the lowest is one dollar a year, which goes to Charles Henry Gibbs, who keeps the "lighthouse" at Nantucket. Once a year Mr. Gibbs gets his check for one dollar from Washington, and cashes it with fully as much pride as President Roosevelt can feel when he rolls away his fifty-thousand-dollar voucher at Christmas time. The lighthouse keeper, however, is allowed to raise chickens and ducks on the Government land, and lives tranquilly and with perfect peace of mind.

As compared with the salary of the President of the United States, England pays her Lord Chief Justice \$40,000, her Viceroy for Ireland more than \$100,000, her Viceroy for India \$72,000, the Archbishop of Canterbury \$75,000, the Archbishop of York \$50,000, and the Lord Chancellor \$50,000.

Some of the most spectacular fees ever gathered in by the celebrities of the world of music, drama, and amusement generally, are notable in such a discussion as this, not to show that these fields are fields of profit, for there are many wrecked hopes along the road that leads to fame here, but to illustrate how willing the world is to pay for what it wants, even for entertainment. Jean de Reszke, the best paid singer of the world, earned \$100,000 in one brief season in America, singing only once or twice a week. Paderewski never plays the piano for less than \$2,000 a night—not even in the private parlor entertainments to which he is frequently called by society folks, but he has very often appeared at charity entertainments and played for nothing. A wealthy New York man who could not get admission to the first performance of Kubelik, the violinist, paid him \$1,500 to play one hour in his private house.

Fuller, the noted American jockey, once demanded a fee of \$1,000 before he would mount a horse for a single race, and it was promptly paid. He won the race in one minute, fifty-two and one-fifth seconds, which meant that he was paid at the rate of \$8.93 per second, or \$32,134 an hour. From a standpoint of time this is, perhaps, the largest fee ever paid to any person on earth. Jockeys, as a rule, get \$15 a mount, and they usually ride in from three to five races a day, during the racing season. George Odum was paid \$50,000 a year by the late William C. Whitney for riding for his stable, and Arthur Redfern once earned \$35,000 during a single racing season. Circus riders get from \$300 to \$500 month for their fancy tricks on the backs of horses in the ring, and tight-rope walkers earn \$500 a month.

Chefs get from \$3,000 to \$12,000, depending upon the reputation of the hotels they are employed by, and their second cooks get from \$1,500 to \$3,000. There is a chef in New York who heads the list with \$12,000, which means that he gets more than \$35 a day, or \$11.86 for cooking a single meal.

In the last few years women have come to the front as good money-makers. Miss K. I. Harrison, a woman rebarber, gets \$10,000 a year from H. B. Rogers, of the Standard Oil Company, because, as Mr. Rogers says, "she knows how to keep her mouth shut." There are many women in Chicago who earn more than \$2,000 a year, and some in the professions of law and medicine who have run their incomes up to the \$10,000 notch. Miss Ada C. Sweet, of that city, took up her father's pension-claim practice, and now earns more than \$8,000 a year.

Hard Work Adds Years to Life.

BY JOHN COLEMAN, IN CHICAGO TRIBUNE.

The old contention that a man's best work is over when he reaches his fortieth birthday is abundantly disproved by the lengthy roll of those who have done and are doing good work at an advanced age. The longer list is a long and distinguished one, and should prove as incentive to hard work.

A GREAT deal is heard and read about the deadly effects of overwork on the one hand, and on the other about the "fatal dead line" that supposedly condemns to non-lucrative idleness the man over 50. But, as a matter of fact, much of the world's best work is and always has been done by men well over 50, while statistics prove hard work and longevity the best of eras. "Masters of Old Age," a book recently published by Col. Nicholas Smith, gives an imposing list of men who, working hard always, still found it possible to live unusually long. Men of every shade and grade of mental and physical energy and endeavor might be included in such a list.

Rockefeller and Russell Sage are old men, as some people count years, but they are still powers in the world of money making. Rich has worked hard through many years, and is still a hard worker. Dr. Daniel Kimball Pearsons of Hinsdale and Chicago is over 85, but he still works hard at his hobby of giving. Carnegie could scarcely be considered a young man, but nobody doubts his ability for successful work. Prof. Theodor Mommsen, the famous German historian, harked back thirty days of his eighty-sixth birthday when he died, and the work of his last year was as good as that of half a century previous.

Gen. William Booth, head of the Salvation Army, is over 75 and still active. He toured America, France,

Norway, Sweden, Denmark, Belgium, Scotland, and England after the close of his seventy-third year. The late Justin S. Morrill, who was a member of Congress nearly forty-four years, led a vigorous debate in the Senate when he was 88 years old. In Lincoln, Ill., lives James F. Hyde, forty years past the "dead line" and still busy. Mr. Hyde has been city treasurer, city controller, deputy city collector, and expert bookkeeper for three business houses at different times, and, at 91, has not missed a day's work in years save for his annual fortnight of vacation. Preston H. Leslie of Montana recently remarked that at 85 he was beginning his sixty-fourth year of practice at the bar.

Hardinge Stanley Giffard, first Earl of Halsbury and the oldest member of the British Cabinet, is 81 years old, but works daily from 10 to 4, hearing appeals as first judge of the realm. Archbishop John J. Williams of Boston, dean of the Catholic hierarchy of the United States, is 83 and works as hard, enjoyably, and cheerfully as many years ago. Adoniram J. Huntington of Columbia College, Washington, is emeritus professor of Greek at 86, still busy, and frequently delivers sermons in the Baptist church, to which he belongs. Former Gov. Francis R. Lubbock of Texas is still in harness in his ninetieth year. Dr. Edward Everett Hale is nearly 75, and has no thought of ceasing his numerous activities. His

contemporary and comrade, Dr. Henry M. Field, editor of the Evangelist, was born on the same day of the same year as Dr. Hale, and is little less busy. Dr. Theodore L. Cuyler is 83 and as young and busy as many a vigorous college student. Thomas Watts, whose picture "Love and Life" recently distressed Women's Christian Temperance Union workers by hanging in the White House, painted this picture when he was 68. The late Dr. William Gray, editor of the Interior, Chicago, was another example of a busy, cheerful, young old man.

Dr. Edward Robie of Greenland, N.H., was a student in the divinity school of Harvard at 83 and passed half a century of active, valuable service in one church. Francis Cogswell last year completed his fiftieth year of service as superintendent of schools in Cambridge, Mass. John Faber of New Orleans has sixty-five years of unbroken school teaching to his credit, and had his brother Jacob as an associate for over fifty. Prof. Zephaniah Hopper of Philadelphia has completed his sixty-second year as a teacher. President James B. Angell of the University of Michigan is a real intellectual power at 76. William A. Smith, banker, and "father of the New York Stock Exchange," is a busy man at 81. Samuel Sloan, chairman of the board of directors of the Delaware, Lackawanna and Western Railway, and director of sixteen other railway companies, is 87. John A. Stewart, chairman of the board of trustees of the Jacobus Trust Company, is 82. Jacob Daniel T. Hemeny is active on the New York Chamber of Commerce at 83. William H. Mailer has been a well-known shipping merchant for sixty years. Darinus O. Mills, originator of the famous Mills hotels,

in all but 80. The active president of the Northwestern Mutual Life Insurance Company is Henry L. Palmer of Milwaukee, more than 85 years old. Former Gov. Whyte of Maryland is a fine lawyer at 80. Sir John Tenniel, the self-trained London artist and famous cartoonist of Punch, draws with all his old skill at 84. King Christian of Denmark has a clear head at 86. Lord Kelvin is 81, and still accomplishes varied wonders of work and study.

Chauncey Depew is another active, successful young old man. William Cullen Bryant worked to the last day of his life and was buoyant and busy at 84. Dr. Robert Collyer is more than an octogenarian, but has no thought of retiring. The list might be indefinitely extended. Bismarck, Gladstone, Von Moltke—these and many more—never grew old in the sense of becoming inactive. The "50 year dead line" did not exist for them. They worked hard and continuously, in one way or another, from first to last.

The best work of many of the world's best workers was accomplished after 50. The first two volumes of Carlyle's "Frederick the Great" did not appear until he was 63. "Gulliver's Travels" was written after Swift was 57. Macaulay was 48 when he issued his first volume of his "History of England." Darwin did not establish his reputation until past his fiftieth birthday. Longfellow, Oliver Wendell Holmes, William Cullen Bryant, Washington Irving, Maria Mitchell, George Bancroft, Mrs. Trollope, Goethe, Herbert Spencer, Victor Hugo, and Mrs. Mary Somerville, the distinguished English mathematician and scientist, also are numbered among those who did fine work in the last years of their long lives. Cervantes was nearly 60 when

he published the first part of "Don Quixote," while eight years passed before the second volume was issued. Humboldt, the explorer, undertook a long and arduous expedition at 60, issued the fourth and last volume of his "Cosmos" at 80. Dr. Weir Mitchell, nerve specialist and fiction writer, began the last named part of his work after middle age. Haydn's great symphonies were not composed until he was nearing 60, the "Creation" at 65. The late Senator Hanna presented a striking modern example of fresh activities when supposedly elderly. The late Senator Hoar was another "grand old man."

Nor are mental toilers those alone who work hard and live long. John McDonald, of Bethel, Conn., is 98 years old and a busy hatmaker. Anthony Donovan of Madison, Wis., was many years a blacksmith before becoming a successful lawyer. Charles H. Haswell of New York, famous engineer, is well and active at 95. Thomas A. Morris of Indianapolis is the active president of the Indianapolis Water Company. Eighty-one years ago he was a printer, while seventy-one years ago he graduated from West Point. George E. Gray, another engineer, is interested in numerous important projects with his 80th birthday long past. David G. Cushing of Cambridgeport, Vt., has kept the same store for over sixty-six years. Moses C. George of East Boston, Mass., has operated one lathe for fifty years. L. G. Hurlbut of Gardiner, Me., has worked more than fifty-five years at the shoemaker's bench. Henry A. Hicckley of Boston, the oldest clockmaker in the United States, was active and well at 94. Amariah V. Hayes of Woburn, Mass., has worked at harness making for sixty-one years without an interruption. Benjamin S. Moore,

railway engineer, recently celebrated his fifty-third anniversary "on the engine." Jeremiah C. Lotz has worked forty-two years in the counting department of the Internal Revenue Bureau at Washington. J. J. Orenton of Long Beach, Cal., has lived in three centuries and still carries on his business of peanut and candy vendor.

Prof. Manuel Garcia, Jeany Lind's teacher, became a centenarian—a busy centenarian—last March. As with the purely intellectual workers the list might be multiplied manifold. George Ives of Fredonia, N.Y., followed a harrow in the field the day he was 109 years old.

Women no less than men seem to live longer because of continued, strenuous toil. Susan B. Anthony was 85 last February, has toiled incessantly since youth, and bids fair to live a century. Mrs. Adeline D. T. Whitney last year issued her twenty-seventh volume, when past 80. Mrs. Isabella Beecher Hooker, last survivor of the original Beecher family, is 83, and still anxious to "emancipate women from unjust laws." Mrs. Frances Jane C. Van Alstyne (Fanny Crosby), whose gospel songs have been sung and loved the world over, is 85 years old and still writing. The Baroness Burdett-Coutts of London is 91 and directress of some twenty large organizations and societies. Mrs. Hannah B. Humphrey of Warsaw, N.Y., was an active clubwoman, a good housekeeper, and a frequent winner in embroidery contests at 95.

Mrs. Hannah W. Trues of Caledonia, N.Y., celebrated her ninety-sixth birthday by completing a quilt containing 975 pieces. During the previous year, rounding out a life unceasingly busy, she had made six such quilts. Harriet E. Colfax, a cousin of Schuyler Colfax, for forty-three

years kept the harbor light burning at Michigan City, Ind. When, last summer, the Government decided to erect another and larger light far out in the lake Miss Colfax was loath to give up her beloved task. Margaret Haugbort, the patron saint of homeless New England children, drove a bread wagon and operated a bakery for many years. Mrs. George Henry Gilbert, who died last December at the age of 83, had known few respites from work.

Miss Eliza Work of Henrietta, N.Y., lived and worked hard for 105 years. Mrs. Sylvia L. Dunham, who was born in Connecticut in 1800, took care of a garden up to last summer. Mrs. Deborah Powers of Lansingburgh, N.Y., retained her position as ruling head of the firm of D. E. Powers & Son and of a bank until her death in May, 1891, at the age of 101. Mrs. Polly Mays died at her Maryland home on Dec. 8, 1898, at the

authenticated age of 111 years. She had always worked hard and climbed a steep mountain only three months prior to that time. Mrs. Amelia De Bois of Fayette, O., recently celebrated her one hundredth birthday. Still an accomplished needle-woman, she has known few idle days. Mrs. Elizabeth Hanbury of Richmond, England, worked hard at philanthropic endeavors all her life and died at the age of 108. Mrs. Margaret Anne Neve, another English centenarian—with an extra ten years to her credit—set out alone for Cracow, in Austria-Hungary, when 90 years old.

Almost every one with a generous acquaintance can recall other instances in which hard work and length of days have existed amicably together. There is small doubt but that to work hard and cheerfully means to work—and live—long.

The Rothschilds of France.

BY VANCE THOMPSON, IN EVERYBODY'S MAGAZINE.

Almost overtopping in its magnitude is the fortune of the Rothschilds, and its relentless growth can only be compared to the colossal progress of the coral reef. The share of the French branch of the family in the Rothschild fortune is immense, and it is only a question of time until it will overshadow all the fortunes of France. The family is well regarded by the French people.

THERE is no stranger story in all the world than that of the Rothschilds. Few royal dynasties have had so interesting a history. This is a tale which should be written in letters red and yellow.

The first glimpse one has of the family is in the picturesque and swarming ghetto of Frankfurt, where old Anselm Mayer dwelt in the house with the sign of a red shield. With

his wife, Guta Schnapper, and his ten children, he occupied the lower floor. And this was a shop where everything was sold, where everything was bought, where everything was stored—old iron and precious metals, old clothes and ancient pictures. A peddler's pack on his back, old Anselm journeyed through Frankfurt and the lands thereby, selling and buying; his five sons as they grew up took to the

road. All this was slow money-getting. Anselm Mayer was made for greater things. His opportunity came with the firing of that historic gun at Lexington. History—even that of finance—is a strange network of events, the one knit closely to the other. Wilhelm IX. put his Hessian subjects up for sale; England bought and leased them to fight her revolted colonists overseas. Mayer of the Red Shield was the active agent in these delicate operations. He recruited the soldiers, provided their equipments, delivered them, cargo after cargo, in English ports. He also received England's money on behalf of the Landgraf of Hesse. This was the beginning, not illustrious, of the Fortune. Came then the turmoil of the Napoleonic wars. The funds of Hesse-Cassel were entrusted to Anselm to use as his own. The money fructified. Old Mayer became the banker of the Holy Alliance. The war funds for battling Europe flowed through the dingy house in the ghetto of Frankfurt, leaving a deposit of golden sand. The old clothes swung no more for sale in the cobwebby windows. The house of the Red Shield had become a world's money-mart, and the old man at whom the dogs had barked as he hobbled through the town with his pedler's pack knew the pride of lending to kings and states. Of wealth and power he gave no sign—going humbly about the streets of Frankfurt in rusty gahardine and old gaiters, a blue kerchief round his neck, an old umbrella in his hand.

This was the Ancestor.

Before he died he was able to give to each of his five sons one of the great states of Europe, as a financial kingdom. There is something epic, tremendous, about this partition of the world by the old pedler of the

Judenstrasse. So Charlemagne distributed to his sons the vast states he had conquered; so Napoleon gave kingdoms to his negligible brothers. And indeed old Mayer had founded an empire more durable than those of conquest—the empire of gold, the empire of money that lies in the dark and breeds, ceaselessly. The eldest son chose Germany; Solomon selected Austria; Nathan, England; Charles went to Italy; and Jacob, as his share, had the troubled land of France. Less than ninety years ago Jacob came up to Paris; he had \$200,000. His beginnings were difficult. He was so well known as an agent of the German and English allies that Napoleon had him watched by the police. In the secret archives are many curious police reports, for the great emperor at the height of his power had already recognized in the silent little man from Frankfurt one of those grim forces that were driving him to Waterloo. The final defeat of Napoleon brought fortune to all the sons of Anselm Mayer. Metternich made them all barons of the Austrian empire. Jacob became the Baron James de Rothschild. He died in 1868. His second son, Mayer Alphonse James de Rothschild, got himself naturalized as a French citizen and reigned in his stead. Only a few months ago he died—this first French Rothschild; they are a long-lived race.

You might have seen him when you would; for he went about the streets on foot—along the Boulevard Haussmann or the Boulevard des Capucines toward his bank in the rue Lafitte; he was a little old man in shapeless black clothes and an old hat; his face was dark and wrinkled, with long whiskers under the ears and a white mustache; a frail and dingy old man,

he linked our generation with that of Waterloo.

And the \$200,000 his father brought into France? Into what fabulous fortune has it been blown up? To what height has it grown?

In the first place it should be remembered that the Rothschild fortune is not industrial. It has absorbed many industries and many railways—like the ligne du Nord—but always by political and financial coups. And it is the least frenzied of finances. By reason of its slow, cold, patient accumulation one might call it (since phrases are the mode) coral-reef finance, so solidly has it been built up in the dusk and silence of the underworld of politics. And the fortune of the French house to-day exceeds ten milliards. That means two thousand millions of dollars. Imagination boggles at so enormous a sum—it seems merely an endless caravan of ciphers, this 10,000,000,000 of francs. There is another way of getting at it. The public fortune of France is approximately forty thousand millions of dollars. Now the Rothschilds possess one-twentieth part of it. Yearly they garner one-twentieth of the production; for them one-twentieth of the population labors without pay and without reward. An empire worth winning! They own or control all the precious metals, the prime materials, mines, credit, the Bank of France, all the means of transport, both railways and waterways—so far as the canal system goes; next to the city, which owns all public buildings, they are the greatest owners of lands and houses in Paris—round the Arc de Triomphe, the Champs-Élysées, the Bois de Boulogne, the Parc Monceau, and, notably, the Gare du Nord, entire streets belong to the Rothschilds; their chateaux dot the provinces; in

land alone they possess four hundred thousand acres.

Into this enormous stable fortune Jacob's \$200,000 has grown in less than ninety years.

Coral-reef finance.

It grew in the dark and silence; what material went to the building of it one may only guess—and what anonymous hands; now it bulks big and indestructible, one-twentieth part of the fortune of a nation. Before a erselt so magnificent the American millionaires may dip their red flags of predatory finance. And when one remembers that there are five such Rothschild fortunes—like the fingers of a hand—our native accumulations of wealth dwindle to ant heaps. An indestructible fortune—for not even the destruction of France can destroy it; it would grow only the faster among the ruins. Idle or visionary sons cannot waste it. While he lives each Rothschild may spend of it—but what can they spend?—in the end, however, all goes back into the Fortune. Always the Fortune remains. Barons come and barons go. Usurped out of life by scientists and doctors of the academy, the old Baron Alphonse died; nothing was changed; another baron ruled in the rue Lafitte and reigned in the palace of the rue Saint-Florentin (where once Talleyrand housed his magnificence), and France knelt to him—respectful, timid, amazed—as it had knelt to his predecessor. The Rothschild of the hour is merely the symbol of the Fortune; and the Fortune is master of France. Yet, scurier than any king in his hereditary power, the Rothschild baron has not to intrigue or domineer; he has only to live out that extremely comfortable destiny appointed for the sons of the Red Shield.

He who has just come to the head-

ship of the house is the Baron Edouard—the first of the ruling Rothschilds born to French citizenship. Physically, he is weak and small and bent, like some little grandee of Spain; he walks with a cane. He has reddish hair like all the Rothschilds. He goes rarely abroad from his house. Only the Fortune interests him. He has been hired to guard it. His financial tenacity is hereditary, and close to him always is the wisest of his house—the Baron Leon Lambert de Rothschild who reigns in Brussels. A strange, somnolent, little, bearded man is this—seeing him in huntsman's pink, perched on the back of an Irish thoroughbred, the unknowing might be tempted to smile; but money is never ridiculous; and the Baron Lambert is vice-roi of the hillions.

What has the future in store for the dynasty of the Red Shield?

Unquestionably the Fortune will increase.

"My father left me one milliard," said the old Baron Alphonse, a few days before he died, "and I leave to my son ten milliards."

That was the growth of the Fortune in a little over thirty-six years. It is not necessary to assume that it will go on growing at the same rate to foresee the time when it will absorb the public fortune of France. And this is the question at which the economists look askance. The new generation does not hoard money; but it can spend a mere fragment of the Rothschildian revenue. Of its own accord the Fortune grows now; the little fortunes accrue to it as the steel chips go to the magnet. The Rothschild foresight has not neglected the political and economic changes that may take place in France. It is noteworthy that the extreme revolutionary newspapers, the socialistic journals especially, are owned or sup-

ported by the Rothschilds and their financial associates. International finance has made friends with international revolution. Better than any other money-mighty family the Rothschilds have known how to conciliate the proletariat; and this is a fact of immense political significance. The old baron died May 26th; the next day all Paris talked of the Rothschilds; and the men in the blouses, without exception, said: "They are too rich—yes; but then they are friends of the people."

The Rothschild charities, wisely organized, have impressed the proletariat. There has been no indiscriminate giving. The Rothschild Hospital is a self-supporting institution. Each year the Family gives \$300,000 to the poor of the various wards of Paris. But the Rothschilds have always held—with Herbert Spencer—that fostering the good-for-nothing at the expense of the good-for-something is a social crime. Their chosen form of charity is helping men on in the world. By their financial aid thousands upon thousands of poor Jewish refugees from Russia and Poland have been established in profitable business in France; the number of these Rothschild wards is put at ten thousand in Paris alone. It is worthy of remark that in almost every instance the loans have been repaid. Just before he died the old baron arranged for the erection of model tenements, much like the Shaftesbury Buildings in London. The new Rothschild is carrying out the original plans. The city provides the ground. The Rothschilds are erecting the buildings—housecombs of comfortable dwellings—at a cost of \$2,000,000. The rentals have been set at a figure just sufficient to cover the interest on the money.

Indeed, all the Rothschilds give

away money. In all public subscriptions their names appear. That one whose generosity has gained the greatest popular repate is the aged Baroness Adolphe. Her husband acquired a huge fortune as financial agent of the luckless kingdom of Naples. Of all the family she alone leads a modest and frugal life. Her home in the rue de Monceau is burgessy plain. She lives with no more ostentatious display than the wife of a retired tradesman. Perhaps the only friend she has is the widow—old like herself—of Francis II., once king of Naples. Simple old women in widows' weeds, they spend their quiet days together. And the charity of the old Baroness Adolphe—helpful, abundant, quiet as a summer rain—is one of the most beautiful things in Paris. But she belongs to the past; not the future.

One night at the Opera House in Paris a Baron Hirsch and a Baron Rothschild stood looking down the mob of little gentlemen, useless and fluttering sons of the Crusaders, that thronged the foyer; and said one baron to the other baron:

"In a few years they will all be our sous-in-law or our doorkeepers." It was a prophecy like any other.

It holds perhaps a large measure of the future. The Fortune controls the destinies of France; and the Family has craned itself into unquestioned social predominance.

The other day the Grand Rabbi of France consecrated a new Rothschildian yacht. As I write there echoes still in memory the phrase wherewith he closed his discourse; something like this:

"It is the moment for recalling the memory of the founder of this house, the blessed Anselm Mayer of Frankfurt; he has been the sun of this family and his memory will live forever by his benefactions and those of his children and of his posterity; so long as the moon shall be lit by the fires of the sun shall shine and endure the noble family of Rothschild."

A fanciful prophecy, you say? I do not know. The old dynasties have had their day; the timber of thrones is rotten; the aristocracies of birth are slipping down into pauperdom and ridicule; in the Old World as in the New, the real kings are those who hold the purse—the new lords are money-lords; and so the rabbi's prediction may well be verified; but I do not know.

Unconvincing Philosophy

The professors keep explaining that the richest men are those who possess the deeper knowledge and are free from petty worries; Much we hear of tainted money and the heartaches that it brings To its pitiful possessors, the perturbed financial kings. Ols, such logic is delightful and such reasoning profound, But cash is still a rather handy thing to have around.

—Grand Magazine.

A Night in a Marconi Station.

BY LARRY CROSSMAN, IN PEARSON'S MAGAZINE.

Wild in the extreme is the scene within the walls of the long-distance wireless telegraph station on Cape Cod, as the modern magician plays his art in the dead of night. The vast power of the electric fluid, so delicately harnessed, terrific and bewildering the spectator, while the marvels of the work accomplished hold one spellbound.

A NIGHT in the Marconi long-distance wireless telegraph station at South Wellfleet on Cape Cod is a night spent in a realm of wonders. It is a night of mysterious sights and sounds emanating from things that are little known, from things that are in advance of the age.

Even the men who are employed there, whose duty it is to receive and transmit these wonderful, winged air messages over vast stretches of gray sea have never become accustomed to the wonder, to the mystery of it all, and the impression one gets of them at their work is that of a band of men duly sensible of the fact that they are in close touch with perhaps the greatest discovery of all time.

Accordingly they feel things, these men, and are moved in ways different from the ordinary run of mankind. When twilight comes, and the dunes and sea grow dim and fade away, the workers at this lonely station on the sand-dunes wonderingly unharness the Power. With a great hum, like a giant released from fetters, it leaps high in the air, striking the harp-like wires stretched between the four great skeleton towers which pierce the darkness to the height of 210 feet, where, in turn, another power is unharnessed—a force of which the world knows practically nothing. They call this power, this force, ether.

In vibrant waves which travel faster than the lightning flash, this ether hurries out through the darkness until at last it is caught and

again harnessed in the thread-like wires swaying high on the masthead of some vessel ploughing her way through the lonely seas, perhaps seventeen hundred miles away.

The band of wonder-workers at South Wellfleet numbers eight men. There are the manager, Mr. Paget; an assistant manager; Mr. Bangay, chief electrician, a very able man, by the way; an assistant electrician; two operators from the wireless telegraph school at Babylon, Long Island; an engineer, and old "Cap'n Bill," late of the salt sea, whose duty it is to guard the enclosure and to see that strangers not properly accredited do not enter the Marconi preserves. For there are rival wireless telegraph companies, and Marconi has secrets that some of them would like to learn.

And so here in this little one-story structure near the power and operating houses live the wonder-workers, winter and summer, spring and fall. Here they live and work in the midst of a desert of dunes, with no sounds save the monotonous moan of the gray sea below and the whine of the wind among the wires overhead. And somehow it strikes one as fitting that the setting for the work in which these men are engaged should be as lonely, as grand, as mysterious, as utterly eerie as it is.

Even in the day-time, this mysterious, shivery impression of environment is most palpable; night emphasizes it tenfold. Happily,

though, the Marconi men have no time for the drear imaginings of the darkness. They are too busy. Whether or not ships that fare on the deep are inclined naturally to be more loquacious at night than at other times, the fact remains that after the sun has set the workers spring from their comparative lethargy during the brighter hours, and "get down to business."

There is work for all, and plenty of it; but the duties of the operator are especially arduous and unceasing between darkness and dawn. The mechanism must be constantly watched and tested, and when not engaged in sending or receiving messages, he spends his time adjusting delicate instruments of which the world knows nothing, attending to the batteries, and in general seeing to it that nothing shall occur to interrupt the smooth and expeditious working of the plant.

On a table with an incandescent light burning above, is a batch of papers and orders left by the manager and by the electricians. The manager during the latter part of the afternoon has pored over sailing lists of vessels, from Boston, New York and foreign ports, and he has also done considerable figuring with his speed charts as a basis. Out of all this has resulted a list of vessels from which the operator may reasonably expect to hear before dawn, and a list, also, of vessels for which the operator must send out repeated calls.

In addition to these memoranda a considerable number of messages are received from New York which are to be transmitted to the captains or passengers of various vessels as they come in touch with the station. The bulk of this matter consists of news messages, the news of the day—

foreign and domestic—which are designed for the daily newspapers conducted aboard the vessels of the Cunard Line.

There is an office in New York where messages may be sent to friends and relatives aboard steamships equipped with the wireless service, and the night operator also has a few of these to send. Filled at New York, these messages have been telegraphed by wire to Babylon, Long Island, and thence relayed through the short-distance stations, Sagaponack, Siasconset, to South Wellfleet. From the manager's list the operator is advised that the *Lucania*, which left New York a day or so before ought to be somewhere off the station—sixteen hundred miles out at sea—at midnight. The *Umbria*, bound for New York, he is also advised, ought to be seventeen hundred miles off the station at ten o'clock. He has many messages for both vessels; no doubt they have many messages for him.

It is not a large place, this mysterious operating room where the operator now begins his work of talking to vessels far out at sea, and every inch of space is utilized. There are mysterious tanks of oil, and sheets of zinc, and strange appliances, and telegraph keys and sounders and the like, and the concrete floor is covered with rubber mats which vibrate in and out among the apparatus in ways as devious as those of a labyrinth.

Suddenly a little brass bell clangs out a warning that some vessel wishes to talk. Far out at sea in the darkness, a thousand or more miles away, some man has pressed a key, a spark has shot to the masthead wires, and then another, and another—each spark starting in shoreward flight, dots and dashes which, being caught on the overhead wires, have been

sucked down into the operating room of the station, clanging the brazen bell in their course and then flashing through various appliances designed to record them, in the shape of sound, on the telegraph instrument.

The message is from the captain of the Umhria, and strange it seems to hear, as it were, a voice from the deep. Even the operator has never got over the novelty of this. Here is the message:

Report all well. High head-seas. Nasty to-night. Sighted a derelict in mid-ocean. Spoke the Deutschland.

Then come messages from the passengers to friends and relatives ashore, and the mental impressions all this arouses among the attaches of the station are ever the same, night after night: their minds are carried far out over the dark ocean, out into the invisible beyond, and they picture the great liner rolling her lonely way among the gray-headed combers, the cabin lights flickering fitfully over the waters, the officers on the bridge in their oilskins, with eyes straining for unseen dangers ahead.

Thus the Umhria has her say and the time comes for South Wellfleet to talk. With a "good-night" rattle of aerial signals the vessel asks for news for her daily paper—news of events in the United States—and messages for the passengers. Very calmly the operator stands in front of his sending apparatus and presses a button which rings a bell in the power house.

The spectacular part of the Marconi system is now to be exploited in all its glory. The atmosphere is tense, the silence heavy. The assistants run to the rubber mits or huddle close to the operator; for that signal to the power house was a hurry call for fifty thousand volts—enough to

kill fifty men at one flash. It takes that amount of voltage to carry the ether waves over the seventeen hundred miles intervening between the Umhria and the station. Twelve hundred volts will kill a man; they use even less than that at the executions at Sing Sing prison. But fifty thousand volts! The very fact of standing in a room that holds such an amount of deadly fluid tries the nerves of the bravest man. For even the most expert electricians are not always able to tell just what this great elemental power which they are harnessing and taming may do. Fifty-thousand volts! Suppose they should leap from the tracks designed for them and fly about the room? Then what?

"Oh, you would not be scared, not one bit," says an assistant. "There would be no time for that."

Scant encouragement truly! Yet it is the best these Marconi fellows can think up. As a matter of fact, in certain parts of this room the immense voltage has jumped the track, so to speak, but luckily the precautions observed by the workers have served to put them in places of safety.

The great power comes into the room with a moan like that of a heavy wind through girdled pine trees, and the indicator of the volt-meter on the wall races past all sorts of high figures. The operator and his assistants view the swift jerky movements of the pointer with strange, quiet fascination, it represents to them the palpable element of the force which is humming unseen all about them.

At last the hand stops—the 50,000 mark has been reached. The room seems to quiver with pent-up electrical energy, like a steam boiler at full pressure. It is something of a relief,

when with his long sensitive fingers the operator suddenly pushes open the key.

The natural expectation, when he presses it, is a sound indicative of the escape from its bonds of a portion of this tremendous voltage. Natural expectation, however, falls short of what really happens.

There is sort of a rasping screech, and then a blinding flare of light, a blue light—the queerest, the most ghostly blue, the most frightful blue ever seen, and following it a metallic, deafening *brrrang*—*brrrang*—*brrrang*, as of a platoon of soldiers firing their Krags in a vault. It is a stunning impression, and as the operator goes calmly on, picking out his thrilling dots and dashes and spaces as he would tick them out on an ordinary instrument, he creates nothing less than an inferno of terror. It is *Faust*. Imagine yourself among the clouds in the very midst of the source of a thunder-storm, and you will have some conception of what it means to stand in this operating room when a message is being sent.

And every flash of that penetrating blue light which flares the country for miles around, and every deafening report, means that a dot or dash of electricity, measuring fifty thousand volts has been shot out of the room to the wires on the towers above, which wires, quivering under the shock, set in motion the ether waves. These waves travel, as has been suggested, at a gait that renders the lightning flash deliberate in comparison, and no object can elude or divert their course. It matters not the weather conditions, rain, or snow, or hail; darkness, or light; the might of a hurricane or walls of brick, iron or wood—the ether waves fly on.

Thus the night goes. A Boston boat equipped with the wireless ser-

vise, and which has been delayed by a heavy storm, asks to be reported as safe and sound, and later the *Lozanis* comes along and rings the brazen bell. The operator has some important Washington news, perchance, which he sends to the *Lozanis* with the request that it be relayed the rest of the way over the ocean to Poldin, whence it will go to Downing Street, or, say to the London Times. Perhaps, in turn, the *Lozanis* will send some news to Wellfleet which Poldin has requested it to relay, and then the operators give each other "good-night," and close their instruments.

And if under normal conditions the work at the Marconi station is trying and exciting, what is it under conditions that are not normal? In truth a storm, a good big storm in this station, is sufficient to make some of the men talk of resigning. On this exposed sand-dune where the station is located, the wind has a good blast, and when a gale is at its height the buildings rock as though in imminent peril of being blown into the sea. Strange hissing and sounds are heard inside the operating room, and the wires shriek and sing wild songs, until the workers wonder fearfully whether Marconi in giving voice to the air has not also given a voice to the elements, through which they may cry out their defiance to mankind.

Yet through all there are vessels to hear from and to talk to, and the combination of the roar and lights of the elements with the *brrrang*—*brrrang*, and vivid flashes emanating from man's handwork make night hideous beyond conception. However, these men find it fascinating up here on the sand-dunes, and no doubt they would be discontented with a calling less strenuous and wonderful.

The problem of sending out more power over the wires is what Marconi is studying now, in accordance with his belief that a greater voltage will project the ether waves across the ocean. But when he obtains that

power, how about the operating room? Is there any certainty that the increased voltage can be held in check by the appliances therein? If not, what about the night workers at South Wellfleet?

The Richest Woman in America.

(NEW YORK TIMES.)

The public is not very well acquainted with Hetty Green, who may appropriately be called the Rockefeller of her sex. She is now seventy years of age, and has during her life amassed a mighty fortune, which is invested in all sorts of industries, and in all parts of the world. The following article throws some interesting light on this remarkable woman.

HETTY HOWLAND ROBINSON GREEN, without question the wealthiest woman in the United States, of whom more has been written and less is known than probably of any living woman of equal prominence, whose income is roundly measured at several dollars a minute, who eschews publicity, despises a failure, and loathes a lawyer, will celebrate her seventieth anniversary on Nov. 23. As it will fall on a Tuesday, she will pass the day, just as she does every week day when in New York, at the Chemical National Bank.

Besides rounding out her three score and ten years of life, it will also mark her fortieth year as a business woman, during which period she is reported to have added fully \$50,000,000 to the nine-million-dollar nest egg left behind by her father in 1865.

During several conversations the writer has had with this extraordinary woman she has never borne any likeness to the verbal and pencil caricatures that have appeared from time to time in the public prints. Nor was she other than a vivid, virile person-

ality, with friendly blue eyes and plenty of sympathy with humanity, as she sat at her desk the other day in the rear of the bank.

"I really have nothing to say—nothing of any particular interest," remarked Mrs. Green, "further than to be thankful for my continued health and interest in general affairs. I know of but very few people who are busier than myself or who are better trained to combine business with pleasure. I suppose that is the secret of my—my fountain of youth," she smiled. "But, you see, one of the rules of my life is never to worry uselessly about things. I am just as ready as ever to stand up for my rights, and I do the best I can every day as I go along. But after having done a thing, my policy is to let it drop and take up something else. The result is that business never disturbs me after business hours; never makes me lose any sleep, in other words."

Her bright, cheery expression and clear complexion were convincing corroboration of the words. A time-worn walnut desk, which recently

accompanied its owner to her present headquarters, appears slightly out of place in the new Chemical banking room at Warren and Broadway, but not so the great woman financier. Her mouth, though determined, has motherly lines about it, and a strong character shines forth from every feature. She is still fine-looking, as is proved by the picture in the Pictorial Supplement.

By feminine rule and line Hetty Green, in her seventieth year, is tall, with a strong frame, hair still plentiful, but now deeply frosted, plump but capable hands, and a manner emphatic and forceful without being obtrusively so. She has a soft voice and a matronly figure, but when she leans back in her chair and squares her face in earnest conversation or crosses her knee and points her finger in denunciation at an imaginary enemy—she does all these things just as a heavy, muscular man would do them.

Occasionally, in her hurried earnestness, a final "g" is missing. Otherwise her vocabulary is one of blunt Anglo-Saxon directness—simple words generally of one and two syllables, without any furbelows. Her neat dress of plain black was a replica of those you will find on benign elderly mothers in scores of rural towns. The skirt was of sateen, and upon her head she wore a crepe veil twisted about her hair in such a way as to suggest the Castilian mode. One noticeable characteristic was the entire absence of affectation—no suggestion of trickiness, hardness, or suspicion. Plainly—her recent painting by J. Delany Rice being an admirable likeness—our wealthiest woman has been persistently caricatured.

Or else Hetty Green dresses better and smiles kinder and oftener than was once her habit.

Adding to her prescription of youthfulness, she says that she is a Quakeress, and that her father early implanted in her a habit of self-control. He used to tell her, she is fond of repeating, that if she would learn how to manage her brain she would know how to manage her fortune. Thus she learned as a girl to hold herself in check when things were not going right; when, for instance, she is being cross-questioned by the legal fraternity, against which she has an abiding grudge.

Referring to one occasion when an eminent lawyer strove to make Russell Sage appear ridiculous on the stand, Mrs. Green is fond of imagining herself in the same position.

"Were any lawyer to catechise me about my wearing apparel it would be a simple matter to offer to retire to an anteroom and remove such articles as perhaps his wife might desire," she says. "I would simply ask to retain enough clothing to get back home without Anthony Comstock or the police becoming agitated. No, such a question would never be put to me twice," she declared.

"By the way," continuing, "why must newspaper men persist in saying ridiculous things about me? Why, just the other day—and it also happened on a former occasion—when I went up to Police Headquarters, the reporters decided that I was after a permit to carry a weapon. Absurd! Why should I go armed? I simply called on Commissioner McAdoo to recommend a watchman of my acquaintance for a place on the police force."

"Why was I interested in the watchman? Well, he had been extremely courteous to me on many occasions, and I believed him deserving of a better salary than he was earning as a bank watchman. That

was the sum and substance of the case."

"Have you any idea of retiring from active business in the near future?" was asked.

"If? Why should I give up work?" she demanded. "I was never more capable of managing my affairs. Besides, business has become a habit with me after so many years, so many years, of it."

Asked on another occasion if she was not weary of so much litigation, her undimmed fighting spirit was revealed when she answered:

"Yes, it is tiring. I have had much to contend with in the way of persecution all my life; so much to contend with that if any one were to suggest the possibility of my children enduring the same ordeal I would prefer to see them poor. There is no place—no country on earth—where women are so persecuted as here. Our heiresses have a harder time than even the Indian widows, who can at least turn themselves on the funeral pyres of their husbands. If they are rich they ought to be contented, for it saves them plenty of trouble."

"As for me, my whole life has been a struggle against heavy odds. I have been more abused and misrepresented than any woman alive. Periodical attempts have been made to declare me crazy, and for forty years I have had to fight every inch of my way."

"Take that story of my black bag, for example. Once it was my constant companion, and a very useful one, because it was just the sort of thing to hold papers and things. Well, what happened? It was made out that my bag was nothing but a purse—that I always carried bills of large denomination in it. At any rate, my friends advised me to put carrying it, as a means of safety."

Yes, it was only common sense for me to heed their advice."

"What is your opinion of the insurance investigations and other branches of so-called frenzied finance?" was ventured.

"Everything will adjust itself," she believed. "The financial and industrial condition of the country is perfectly safe and sound. These outbursts are exceptions to the rule, yes, exceptions to the general rule."

With which she began energetically putting on her bonnet preparatory to making her daily rounds of the financial district. Before leaving she gave her secretary careful instructions about one or two transactions and said she was not certain just how soon she would be back. Possibly she might not return to the bank until the following morning.

For every forenoon, ruin or shine, finds Mrs. Green at her desk in the Chemical National counting room. That is, every forenoon that she is in town. For her vast business interests in Chicago and elsewhere frequently demand her absence from the metropolis.

Decorating one corner of the old-fashioned roll-top desk, which really constitutes her office, is the portrait taken of her forty-four years ago. On the back of it is written in faded characters:

Miss Hetty Howland Robinson. Taken on the way to a dinner at Saratoga Lake, given by ex-President Van Buren and his son, John, to Lord Althorp, afterward Duke of Northumberland; Lord Harvey, Col. Scarlett, afterward Lord Abinger, and Capt. Tower of the Coldstream Guards. Was matrimonized by Baroness Stoeckel, wife of the Russian Ambassador.

The social recognition implied in the foregoing paragraph reveals this wealthiest American woman in a new

light, and incidentally suggests reviewing her earlier history. When and where and by whom was the cornerstone of her immense fortune laid?

To-day her property is of many sorts and her real estate holdings fairly freckle the face of the country. Octopuslike her mortgages embrace some of the safest and soundest properties in a chain of cities extending from Boston to San Francisco, and the income therefrom flows toward her from every National section and corner between Maine and Texas. Railroad and steamboats, mines of copper in Michigan, of gold in Nevada, and of iron in Missouri and Pennsylvania, telegraph and telephone securities, her wealth covers all sorts and conditions of gilt-edged dividend-paying investments.

Building from a nine-million-dollar base, she has, by her own genius and energy, reared a vast and valuable fabric, of which every strand is known to her and numbered as proverbially as are the hairs of the human head. Yet she is as diligent in weaving strand after strand, in piling dollar upon dollar, as when she began, on the death of her father in 1845.

Contrary to prevailing opinion, the Howland and Robinson families have been either wealthy or in very comfortable circumstances for at least four generations. Had the family a coat of arms it would probably bear such luminous mottoes as:

A penny saved is a penny earned.
Haste makes waste.

Take care of your money: it will instinctively take care of you.

A shrewd bargain is the oldest and best testament of worth.

Pay as you go, and demand the same of others.

A fair, albeit a hard, rule of following! But it was substantially

and legitimately inherited from that shrewd old New Bedford shipowner, Edward M. Robinson, who in turn shared it with another veteran whaler named Gideon Howland, whose daughter he had wooed and won, to the incidental improvement of his own exchequer.

When a daughter, christened Harriet Howland, came to the Robinson home in New Bedford on Nov. 21, 1835, the patronymic was identified up and down the rugged New England coast with the largest whaling and trading fleet in America.

Of the many yarns spun around Blackhawk Robinson, as he was known, one regarding his characteristics has come down in the homely New England phrase of squeezing a dollar till the eagle screamed.

Amid this atmosphere of thrift, though the family lived as well as, if not better than, many of its neighbors in New Bedford and also in Bellows Falls, Vt., where the old Robinson homestead is still standing—the property of Hetty Green to-day—the subject of this sketch was reared.

By the time she put her teens and pinafores behind her, prosperity had shone so steadily on the family that it became advisable to look beyond New England for a field in which to sow the surplus.

Chicago presently beckoned, just as it was to henceon to his daughter, when the great fire devastated the Illinois metropolis in 1871, and, shrewdly studying the skies, the wealthy New Bedford capitalist, now a graduated whaler, began planting his dollars about the Michigan lake front. His acumen was soon rewarded when the properties so purchased began doubling and then tripling in value until an even million was harvested from that source alone. To-day Mrs. Green has several for-

tunes scattered around Chicago—choice corner lots gradually enhancing in value as the city matures.

Of the \$9,000,000 left by Edward Robinson forty years ago, one-ninth went to his daughter outright, the remainder in trust to go to her children. Directly an aunt, Sylvia Ann Howland, died and added some \$4,000,000 to the original inheritance, thereby precipitating a lawsuit which marked the genesis of her long and almost unbroken career as a litigant.

Perhaps the smallest suit she ever defended grew out of a summons for her to appear in court and show cause why she should not pay a two-dollar tax on a favorite dog. She evaded service for quite a time and eventually a license was taken out for the bothersome pet in the name of an only daughter, Miss Sylvia Green, the other child being a son, Edward Green, in Texas.

Speaking, on one occasion, of the charge made forty years ago, that the Sylvia Ann Howland will contained spurious signatures, the richest woman in America seriously declared her innocence of the charge, and added: "I had the will and the other people had the property all laid out to suit themselves. There was nothing else for them to do but cry forgery, and they were all against me. As a parallel case, suppose, when you went out of the bank here, I should put this diamond sunburst (could it have been rhinestone?) in your coat pocket. Then when we reached the door, suppose you found yourself charged with the theft, you'd be in a pretty fix—yes? Of course, you had not thought of stealing the sunburst, any more than I would think of forging a will, and it is easy enough to make charges.

"Why do you suppose my daughter was named Sylvia Ann Howland if

I had forged my aunt's name? She would have been a living picture of forgery before me all these past years. Absurd."

Yes, Hetty Green is a strong, forceful woman—a type that probably no other country could have produced, just as it required an overripe civilization to produce an ltsen. The American spirit of independence is incarnate in her—keen, self-reliant, capable.

It is significant that she has no pronounced views about equal suffrage, although, as a simple matter of justice, she believes women should be enfranchised. She has met and mastered the best champions that man had to pit against her, and she has done it single-handed.

Yet, to recapitulate, with all her extraordinary business ability and knowledge of human nature, she remains a kindly disposed woman—a woman of the world—the busy mart—but none the less a woman of heart, chary as she is of wearing it on her sleeve.

She has original views about a number of things—about her own fortune, for example: "I regard my property largely as a trust. It is not mine absolutely. Take care of it on much the same principle as you would foster a valuable animal left in your charge. Of course my attitude in the premises was inherited. My father believed that the money left to one should be given over undiminished to the next generation. That also is my idea.

"He believed that one who inherited property had the right to spend the income it yielded, but not to waste the principal."

Asked regarding the secret of her success, she smiles and habitually disclaims being the wealthiest woman in the country. "About all that can

be said is that my investments have been carefully chosen and have turned out well as a rule. A fortune cannot be built up around any fixed idea," she believes, "or, in other words, without the exercise of plain common sense. I buy when things are low and no one wants them. I keep them, just as I keep a considerable number of diamonds on hand, until they go up and people are anxious to buy. That is the general secret of business success. One thing, however, has been wrongly attributed to me, and that is speculating. I never speculate. Such stocks as belong to me were purchased simply as an investment, never on a margin."

By a curious antithesis, Edward H. Green, prior to its death three years ago, was one of the best-dressed club men in New York, while his wife was certainly the least fashionably adorned woman of wealth within leagues of the City Hall. Poor Spendthrift Green, as Wall Street named, after wasting him! He and she had very opposite ideas and ideals. For years the husband divided his time between his bachelor chambers, where he had his

large library, and his club, where he smoked, chatted, dined, and occasionally played a mild game of cards. Once in a while he saw a play for a change. So passed his days in a quiet, blameless, clubbable way, while the wife fought lawyers, dodged taxes, and knitted her fortune more firmly together.

She frankly admitted the other day caring nothing about the changing styles. Yet with equal frankness she admits having an excellent wardrobe. But, in her own homely phrasing, if a thoroughly worn harness to an omnibus for forty years, he would begin to look like an ordinary hack. And as she passed out into Broadway, taking care of a fortune, she laughed, was something like omnibus work.

Such is the richest American woman at three score and ten—the Rockefeller of her sex—replete with energy, aggressive, kindly on state occasions, shrewd, epigrammatic, honest, fearless to the verge of daring, a firm advocate of religion and of the gentler amenities—a Quakeress who has amassed single-handed so stupendous a mountain of money in the brief space of forty years!

The Man For Me.

BY GRACE G. BOSTWICK.

Th' man what gains th' most in life ain't naryways th' one
'At's allus frettin' 'bout his job an' wishin' things was done;
He works away 'ith cheerful heart an' does his honest best,
An' allus keeps a-laffin' an' a-jokin' of the rest.

If trouble comes, why, he don't set an' grieve until he's sick,
He up an' gets to work, an' so th' worst is over quick,
An' when you tell him, friendly, 'at you're sorry 'at he's down,
He sorter smiles an' says 'at he's th' luckiest man in town.

An' 'en he tells you what 'he's got 'stead of what he ain't;
I tell you he's th' man for me—a kinder common saint,
'At everbody likes heuz he's never kinder nor blue,
Th' honestest an' cheerfiest—an' true man through an' through.

—Lippincott's.

The Typewriter Girl as She Is.

(NEW YORK SUN.)

The typewriter girl is a problem. On the one hand are influences such as youth and pretensions, on the other literary and mercer. Then there is the *canon* typewriter and the married typewriter, and a thousand-and-one other considerations that render the problem a complex one.

THE heights by great men reached and kept were not attained by single flight." Neither are those offered by the managers of one of the typewriting companies, which runs a free employment agency in connection with the sale of its machine.

Three long and dusty flights stand between the seeker and the opportunity, and from early Monday until late Saturday they are traversed by feet—feet of the hopeful, of the disappointed, of the cynic, of the novice. The visitor is met by a low hum which reaches the ear as soon as the street door is opened and comes from the many machines which are being used for practice.

Neatness, according to one of the managers, is one of the most salient of these requirements; not only the neatness of the tied shoestring, which lack, by the way, has lost a girl many a good place, but perfect punctuation, good spelling, an attractive page, without erasures or evidence of haste or amateurishness.

Statistics on hand prove that for this experience the business house—to-day—the average business house—offers the munificent sum of \$12 a week, and for that amount, owing to the number of women in the field, it is easy to get clerks who have hopes of better salaries, but who take what is offered knowing that if they do not, plenty of others will.

There are hundreds of these

"others" on the list of the firm; they fill the chairs provided, they sit on the window sills: many of them nervously walk up and down. Some, lost to their surroundings, are keeping their fingers supple by practising on the keys, a la Paderewski, and a few, after a practical summing up of the situation, a heart-to-heart talk with disgruntled companions, walk out with the air of veterans who are quite capable of looking out for themselves. One of them is heard to say, "I'm not going to hang around here. I'm going to make an office to office canvass, and I'm sure to land something!"

While the manager excuses himself to answer a telephone call one of the women who has a tired, discouraged air, approaches and says under her breath, with a furtive look about:

"You don't expect to get the truth concerning the education of affairs here?"

"What is the truth?"

"I can tell it to you," and the discouraged look grows more deep seated. "There are plenty of women like myself with experience and ambition, who have worked until we are gray in the business world and our ambition counts for nothing, our experience for less. We are constantly shoved aside for girls who come in here and have never had a place. Why? Because they have dimples, and a pretty color and a lot of fool vivacity. That's part of it."

The manager draws the visitor aside. "Plenty of hard luck stories about. It doesn't do any good to listen to them. We've got to take things as we find them. If we get a call for a girl, we send a girl; if a house wants an experienced woman we send her."

At one side of the room, in a small enclosure, as if penned off like goats, about twenty young men are seated with apparently no anxiety. The reason for this small number is due to the fact that young men have no difficulty in getting good places, that there are more calls for them than can be filled. The reason a man is more popular is because there is never any question as to the limitations of his work. If there is a visit to be made to the bank, to another business house, a telephone to answer, half a hundred things outside of his regular routine, he is called upon, while a woman rarely is. Moreover, if she is asked she is inclined to resent it.

Notwithstanding the fact that where a dozen years ago there were comparatively few women in the business world and to-day they are thick as blackberries in summer, that attitude of the feminine mind has not materially changed, and the president of a corporation will answer his own telephone often rather than ask his woman secretary. At the same time the employer does not seek to advance the woman as he does the man, both showing the same general aptitude.

There is still the same prejudice in the masculine mind in regard to the business woman, and men are more conservative of their prejudices than the other sex. It is quite safe to say that if a woman is at the head of a business and employs other women the fact that they may get

married will not materially affect her attitude so long as the woman does the work required. On the contrary, the same old moth eaten objection is raised by the commercial man who never, or very rarely, seriously considers raising a woman in his employ into a more responsible place than that of stenographer and typewriter because some time she may leave him to get married. A young man might leave, and probably would, to take another job, but that does not weigh against his chances of promotion while he remains.

"It isn't fair, is it?" says a good looking girl who has had years of experience in various business houses, meeting always the barrier of this objection. "Seven years I tried to convince my employer that I could be more useful in a higher and better post, but he said no, and a young man was brought in from outside. He proved unfaithful to the trust—and I'm not married yet."

Another young woman who is known to the visitor holds up a warning finger against any betraying word.

"They don't know down here I'm married," she whispers hastily. "It don't do at all to let a firm know that you have a husband and that you are living with him, so when a woman goes into business she usually does as I do, uses Miss instead of Mrs. A woman's home life is her own concern and the chances are against any one's ever looking her up. But there is certainly a prejudice against the married woman; men seem to think that the husband ought to support her, and if he don't that she should leave him."

The manager later admits that the married woman has certain difficulties to overcome and that many a firm to-day has in its employ some

woman who refuses all invitations to lunch or dinner, just to talk business matters over, scurries up town as soon as the hand of the clock shows the closing hour to meet the other half and to match rents and sundry expenses. Sometimes husband and wife meet and lunch together, and one young married woman in relating her story to the manager of the typewriting establishment told how she was taken to task by the senior member who had chanced to order his bread and milk in the same restaurant where she and her husband had a noonday meal of some stamina "for allowing an admirer to spend his money in that wholesome fashion." She was admonished that she would never get a husband unless she minded her ways.

Just at what angle of the room the story started could not be discovered, but it was going the rounds among the typists and it never failed to raise a smile even among the group where anxiety was most prevalent.

The story was that a certain business man laid down his paper one morning and glanced in the direction of the secretary, who was clicking on the keys.

"Hm!" he said, and when no attention was paid, "Hm!" still louder. The secretary turned, gathered up her book and pencil and prepared to take dictation.

"Read that," said his Grumpiness, showing a short newspaper paragraph which stated briefly that the occupation of the young woman secretary was practically over, that a new machine had been invented which combined all the advantages of the phonograph and typewriter. By its use the man who wished to have a letter written simply dictated it to the phonograph and then when the connection was made the letter was

mechanically produced with an ease and despatch that mere feminine fingers could never hope to emulate.

"Sorry for you," he continued, "but you'll have to look up a husband, I guess."

Later on in the day the employer returned from a sojourn which had lasted for a couple of hours, and which was supposed to correspond with the "ten minutes for lunch" placarded on the outer door.

"What's this?" he questioned, picking up a sheet that rested on his desk. "Is this supposed to be a letter?" He looked about, but the typist was not there; she had gone to lunch, and on the end of the letter he found a little note explaining that she had written the letter, not as she ordinarily did, but in accordance with the method of the new machine which he thought of buying.

The letter commenced something like this: "October, oh, what day is it? You don't say! As late as that? Well! well! I've lost a whole week. Are you ready? All right. Where were we? Oh, yes. Well, now, begin! 'Dear,' oh what is that man's name? I never can remember. Yes, yes, so it is, right here. Can you make out that signature? Smith? You don't say. Speaking of Smith reminds me of a funny story I heard the other day. All the families were named Smith at first and then as they did something bad they had their names changed; so only the Smiths are good and honest. Hn, Hn! What was the last word?" And so on for three solid pages.

"I never——" and then he sat and thought for a little while, and when the typist came in fresh and good natured from her luncheon he said very mildly:

"I guess you needn't look up a

husband right away. I don't believe that machine will suit after all."

There is no doubt, said the manager, that the average business man needs to go to a school of dictation. There isn't one man in a hundred who knows what he wants to say or how to say it. The diplomatic typist doesn't say a word, she goes right ahead and fixes the letter up and hands it in, and nine cases out of ten, the more perfect the construction of the sentence and the more condensed form the meat of the dictation is put up in, the more credit does the man take to himself. Once in a while a man, however, will resent the fact that the secretary has improved the style and will call her to account. "I want it my way," he'll say, "not yours."

"On the other hand," said the manager, "we have many men on our list who say to us when they need a secretary, 'I want someone who can put my dictation into shape. I know what I want to say, but I talk all over the place.'"

"The young collegian is the hardest man for an employee to suit. He is often over-particular, is sometimes arrogant, is solitarius of commas and is more inclined to study the form than the substance."

"Does a business man really take into consideration youth and prettiness when seeking for a typist?"

"He certainly does. The business man of to-day likes to surround himself with attractive people. It doesn't always mean that a business man wants to flirt with a pretty girl because he enjoys, after the hard day's work is over, receiving a pleasant 'good night.' If a woman chances to be handicapped by age she can easily overcome that by a little extra attention to her toilet and an extra gracefulness of manner. The trouble

is that the older woman carries her worries and troubles in her face, she comes to a trial with a resentful air as if it were beneath her dignity, and looks as if she expected to be turned down. The younger woman says, when she meets indecision, 'Well, try me, anyway,' and nine times out of ten she wins out."

Casualty, it would seem that to expect cheerfulness on such meagre salaries is almost too much. Squads of the women waiting were willing to commence at five dollars a week, while twelve and fifteen dollars were considered good chances, ten not to be despised, and none higher was offered. Foreign houses have secretaries who get twenty-five dollars who can write in two languages from dictation.

Every afternoon a test examination takes place, the applicant being required to reach a speed of a hundred words a minute, and three letters are dictated at this rate. Having passed the test, the applicant is registered and this registration holds good for a year and a half. Three and four hundred girls take this examination every week.

The reason for the oversupply has too many ramifications to be described in a limited space. There are unhappy homes responsible, unworthy husbands, the need or the desire for independence. At this time of year there is a congestion, for many girls who spent their vacations in New York have decided to remain, the allurements of the city proving too strong, numbers have substituted and are now out of positions, and there are many graduates from the business colleges. All this overcrowding of a profession which needs so little capital and so little equipment in the way of experience means a corresponding lowering of salaries.

The phonograph has not materially changed the opportunities for business women. It is used more as a convenience than as a substitute by the man who is constantly interrupted and who can talk to a film, and turn it over to be translated into Anglo-Saxon. This transcription requires not only the good typist, but a share of common sense as well.

On the way out the visitor notes a young girl practising diligently on

some verses, which she is writing with mathematical accuracy by the aid of a tabulating patent.

"You don't mean to say that poets are wealthy enough to have their poems typewritten?" is asked.

The manager shakes his head thoughtfully. "She's a nice girl, but a little too romantic for a business career. She writes verses for magazines and supports herself by typewriting."

The Largest Vessel Ever Built.

(AMERICAN INVENTOR.)

By the construction of the "Amerika," the difference between the modern ocean liner and the modern hotel has been reduced to a negligible quantity. The equipment of the new steamship approaches very close to that of the palatial hotels of the day, and the traveler lives just as luxuriously on the sea as on land.

IN the recent arrival of the "Amerika," of the Hamburg-American Line, on her maiden voyage to New York, another noticeable addition has been made to the growing list of trans-Atlantic liners, and again has roominess, steadiness and comfort, instead of high speed, been the paramount consideration of its builders.

In the matter of displacement—over 40,000 tons—the "Amerika" ranks as the largest steamship built thus far. A sister ship, the "Kaiserin Augusta Victoria," which will be ready for service in the Spring of 1906, will be larger still, so that the designation "largest steamship ever built" is but a fleeting one in the art of shipbuilding as carried on at present.

The gross tonnage of the "Amerika" is about 23,000 tons, and when loaded she will be able to carry over 16,000 tons of cargo. Her other

dimensions are quite similar to the "Cedric" and "Baltic" of the White Star Line, her newest rivals in the field of marine architecture. She will have accommodations for 3,067 passengers besides her crew complement of 530. Her twin-screws are driven by quadruple-expansion engines, which are calculated to enable her to attain an average speed of about 18 knots an hour. It is expected that she will be able to make the crossing to England and France in about 7 days and to Hamburg in about 8 1/2 days.

As an evidence of the luxurious accommodations which may be found on board the "Amerika" to meet the requirements of exacting passengers, entire suites, consisting of one or more bedrooms, a sitting-room and bath-room, are provided. In fact, one may obtain on this vessel accommodations which rival that of a New York hotel. The suites are grouped on the

lower promenade deck, in a deck-house about two hundred and fifty feet long. Each suite has a different style of decoration. The dimensions of some of the rooms run as high as ten by seventeen feet. The prices for these suites range upward to \$2,500.

The several decks of the liner have distinctive names. The upper deck is known as the Kaiser, the one below it as the Washington, the next beneath as the Roosevelt, and the one beneath that the Cleveland.

Each year sees new developments in modern ship construction in both elegance of appointment, convenience, speed and size. This condition is largely due to a vastly increased amount of travel between continents. As an indication of what the future will bring, the number of Americans going abroad during the season of 1905 was over 30 per cent. above last season. In fact, a large number of well-to-do Americans have acquired the habit of touring Europe each year, and in order to cater to this trade the rival steamship companies are constantly engaged in improving and enlarging their ships that each may excel competitors. The result is that each year one or more new ships are turned out which contain features never before possessed by previously built vessels. The progress made in shipbuilding in the last decade is keeping pace with modern hotel construction, and in this great strides have been made in but few years, with a gradual tendency to acquire the ideal.

Among the numerous steamship lines between Europe and America the Hamburg-American Line was the first to adopt the grill-room idea on its express steamers, and the popularity of this feature led to what will probably prove the most appreciated innovation on the ship—an la

carte restaurant, which is in addition to, and distinct from, the regular dining rooms.

It is surprising that the la carte table method was not instituted long since aboard ship, as the appetite of passengers while on ocean voyages is in a more finical and precarious condition than under any other circumstances. With the immense refrigerating and storeroom facilities a ship may carry everything in the way of foodstuffs which would meet any whim or appetite of anyone. By this system a passenger pays for what he eats, whether it be little or much. This restaurant is situated amidships on the sixth deck, and will accommodate about 120 persons. This will not only enable passengers to eat when and what they please, but will also enable them to provide luncheons, social tea parties, etc., among their friends on board. Another novelty is an electric passenger elevator connecting the various decks. When it is remembered that there are half a dozen decks or more on the modern ocean liner, it seems almost a wonder that such a convenience was left untried so long. Still other new features comprise luxurious hydropathic electric baths, supplemented by competent masseurs; a florist shop, and a ladies' hairdresser.

The ship is also equipped with an excellent gymnasium having all the latest appliances for exercise; state-room telephone service; a nursery for children; trained nurses for the sick, and many other minor conveniences for the comfort of patrons. By a system of wind screens placed within doorways, together with an automatic ventilating device, the risk of draught, so prevalent on ship-board, has been nearly if not quite obviated.

This new liner is equipped with a

Marconi wireless telegraph apparatus, and there is also installed a system of communicating through the water between the vessel and the shore, which has been perfected by the Submarine Signal Company, of Boston. With the use of this system the navigator can locate by bell signals the location of lightships and lighthouses no matter what the weather conditions may be.

To guard against accident by collisions the hull of the vessel is subdivided into twelve water-tight compartments, and by the installation of what is known as the Stone-Lloyd system, which operates by hydraulic pressure, the bulkhead doors may be closed in a few seconds by the mere pushing of a button on the bridge of the vessel. As a precaution against fire a system has been established which enables the forcing of sulphuric acid gas into any compartment on fire and the flames smothered promptly.

These, in brief, are some of the newest inventions in the art of ship-building which have enabled the

builders and owners of ocean liners to offer their patrons what would seem to be almost the acme of safety, comfort, convenience and luxury. To inventive genius, aided by the liberal expenditure of capital—an irresistible combination—again belongs the praise. Let the seafaring one take note and be grateful.

The "Amerika" comes from Hamburg, Dover and Cherbourg, leaving the last-named port at twenty minutes to two o'clock on Friday afternoon, October 13. From Cherbourg to the Sandy Hook her "Amerika" covered a distance of 3,000 knots. Her record for the voyage is 7 days, 17 hours and 12 minutes. On her maiden trip she crossed the ocean with 411 saloon passengers.

"This vessel," said her commander, "is the steadiest thing that ever crossed the ocean. We had much rough weather, and I would not have believed it possible for a vessel to show so little motion as this one did. Yes, she is an able sea boat. I have sailed on many, but she is the best I ever saw."

they collate details in their reports so concisely and correctly that they can easily be digested when they reach him. At the same time, it is advisable to instruct, and work with, subordinates until they thoroughly understand their duties. If you are an executive, therefore, require your salesmen, your recording foret, your purchasing department, laborers, artisans, helpers of all kinds, and foremen to report to heads of departments, and require these in turn to condense the reports into intelligible statements for you, and you are on the road to executive success.

Encourage employees to make your success their success. Good suggestions are often made by even the most lowly employees. Give them recognition. I have known subordinates, mere contented plodders, to say of a bit of detail work: "I should have that changed if I had authority, but I don't suppose the management would appreciate the suggestion if I were to make it." Have all such suggestions reported with proper credit. A word of commendation is usually sufficient reward, and frequently brings other suggestions. Prizes may be offered. On the other hand, be careful about driving your men. I have found that the executive who drives solely by force, determination, temper and a desire to secure the greatest amount of work at the lowest cost, is not the most successful manager. He may succeed to a degree, but he would succeed better with a more considerate, conciliatory policy. Drive all you want to, but be sure to drive with judgment.

I once took charge of a large establishment where the custom was to call out requests and orders in loud tones, explosively audible throughout a whole department. No matter what

the force was doing everybody stopped work and looked up, at the first sound of the voice, in doubt whether he were being called by someone. This broke the chain of each individual's thought and work, and a new start had to be made every time. The custom was discontinued. The quiet talk and quiet instructions which took the place of the former noise disturbed no one. Notes and memoranda came to be used more and more, with a touch of authority in the initials appended to each. Order took the place of chaos.

Many superintendents, heads of departments, foremen and other workers in authority have a habit of making subordinates who step up to them on business wait for recognition. The delays thus occasioned may cause an appreciable increase in the cost of handling product. A good executive will see that subordinates are recognized immediately. It is better for a superior to delay his work than to make his subordinates delay theirs. The habit of delaying recognition spreads from one employee to another, and its general influence is harmful. Immediate recognition produces a good moral effect. A man in a responsible position who cannot impress his authority upon subordinates except by irritating actions had better be discharged. Employees are more impressed with a quiet, dignified, firm and attentive superior than by one who seeks to exploit a pretensions dignity. I have noticed, too, in many business establishments heads of departments constantly inquiring about the progress of the work of subordinates, looking over their shoulders and doing other exasperating things in their presence. Such a head does not understand the first principles of successful management—namely, ability to measure the rate of pro-

The Art of Handling Men.

BY EUGENE SHINN, IN WORLD'S WORK.

This is a sensible discussion of a topic that is always coming to the fore. The writer appeals for consideration of the employee by the employer. He deprecates the habit of making subordinates wait for recognition, and points out other directions in which consideration is a desideratum.

EXPERIENCE as a business systematizer has convinced me that it is not wise policy for the executive head of a business or of a department to do much, if any, detail work. He may think that no one else can do the work as well as he, but his training in lower positions

should enable him to judge whether his subordinates are doing the right amount of labor, and their reports should show to his trained mind whether it has been properly performed. It is a good rule for him to follow, then, to rely more and more on those under him, and to see that

gress by the result of the day's work or the attitude of the workers during business hours. By constantly visiting his subordinates he takes time from their working moments, and thus both irritates them and increases the cost of product or sales.

Above all other things, however, bring into regular conference heads of departments, officers and factory or office committees and secure their ideas. You will thus have the benefit of the points of view of the men intimately in touch with the work you are superintending. Even their inquiries and objections may be of value. Once in examining a large factory I was observing the work of a department head who had been with the company many years. The president of the company asked me what I thought of him. I said that he was resolute and determined, but seemed to lack friends in the office and among the other heads of departments. He smiled and said:

"You have judged him correctly. The secretary of the company and I are the only ones here for whom he has any respect, and we have it only because we have given him to understand that we are in command. Yet he is one of our most valuable men. He questions everything we direct, but when he gets our idea nothing will change him, and he carries it to completion."

When I had finished my examination, and had prepared a system, I called together all the heads of departments, submitted to each one the scheme for his department, and explained how the system would work. The obstinate man asked 95 per cent. of all the questions. The others seemed to take all suggestions and directions for granted. The obstinate one came at me with all sorts of

hypothetical questions, and questions about the practical application of parts of the system. The points he brought up would have come up some time in the natural course of business operation, and, as this man was aware, they could be cleared up better while I was on the spot than after I had gone. The man by his questions proved himself a valuable employee, as the president had declared him to be. Employees, then, should be encouraged to object and inquire, within reason, as doubtful matters develop in every business day.

Another point in the management of subordinate heads of departments is to provide everyone with an understudy. In a manufactory which I once examined this policy was decided upon after years of the experience of losing good men from important positions and wasting time and efficiency in securing others to fill the vacancies. It worked well except in two departments the heads of which declined to accept understudies. Argument to persuade them failed. Finally the two men who were holding out were told that their services would not be required after a certain date if they continued their obstinacy. This settled it. There is now an understudy for every important position, ready at a moment's notice to attempt at least to fill it. In a large mercantile establishment with which I am familiar there is one understudy—and in some cases there are two—for every executive position in every branch of the business. This policy has a tendency to bold department heads in check and to make them use their best efforts.

Sometimes, too, an employee will handle some part of a business in such a way that he alone has the key to it.

This should never be permitted. Whatever is done by any employee should be done for the good of the business, and all entries or records or methods used by any employee should be so plain that they can readily be understood by others.

Finally, the moral effect of formal reports, to say nothing of their accounting value, cannot be overestimated. I was once called in to systematize a large manufacturing plant, conducted by a close corporation made up of successful business men—bankers, lawyers, retired capitalists and manufacturers and merchants. Agencies had been established in thirty important cities. The agents were the stumbling blocks of the business. The sales of the finished product, made under strong competition, were rapidly increasing. But the returns received did not pay more than 15 per cent. of the monthly expenses. Indeed, the stockholders had already advanced money amounting to 200 per cent. of the capital stock to keep the business going. Each agent was working under contract, conducting the business as he pleased in his own city, and reporting to the main office as he thought best—every week, every two weeks or every six weeks. There was therefore always uncertainty as to the exact situation at any time.

Taking hold of the business, I sent a circular letter to all the agents, setting forth rules that were to go into effect immediately. They were to send in weekly reports of receipts of

goods, sales, collections, indebtedness incurred, expenses paid, budgets of future expense, prospects for future business and the condition of accounts and of stock. These items were to be reported on printed forms. Objections came in rapidly. Many agents declared that the business of their city demanded other methods. These complaints were diplomatically ignored by judicious correspondence, and in less than sixty days we had a harmonious working force that was bringing immediate results. The original contracts with the agents were invalidated by their acceptance of the new instructions. Following these, they doubled their collections in the first month and lowered their expenses. In a year the collections had been increased more than 1,100 per cent.

Ruled forms to show sales, agents' collections and settlements were forwarded to each agent in duplicate. The agent was required to fill in these forms, forward one on a certain date and keep the duplicate. Then if any agent failed to get his report in on time, another form, designed to require the minimum of writing in the office was sent to him requesting the statement—and it usually brought it. Similar forms and a similar "follow-up" blank were prepared to cover the other details. The moral effect of these forms was excellent, and a similar use of forms will produce this effect in any business.

E. H. Harriman, Railway Magnate.

BY SAMUEL MERWIN, IN SUCCESS.

What a strange struggle is going on under the surface for the control of the great American railways! Hill and Gould and Harriman are all in the fight, and none can tell who will ultimately be the victor. There is one uncertain element, which few of the magnates can rightly estimate, and that is the people. Mr. Merwin has much to say of this element in the struggle.

I WAS talking, not a great while ago, with a broker who had just returned from a trip through New England. "It was an odd experience," said he, "to stop off at one little city after another and see mills and factories running and office buildings full of people. We Wall Street men are likely to forget that business is going on all the time in other parts of the country, and that men are making and losing their little fortunes independently of us." There you have the Wall Street view.

When Thomas W. Lawson talks about "the System," he is both right and wrong. When an officer of the National City Bank explains that the Rockefellers really control separate fortunes, and are frequently found on opposite sides in a fight, he is both right and wrong. A permanent and tight organization of Wall Street outposts is incredible on its face; for, in the Street, every man is an individual and every alliance is temporary and for gain only. To the man who sees continual warfare all about him—man fighting man, and faction fighting faction—all talk about a "system" sounds absurd.

The explanation lies in the Wall Street view. Men are very human, there. They are not all diabolical brigs with bloody handkerchiefs about their necks and knives in their teeth. Take E. H. Harriman, organizer and manipulator of gigantic deals, the dominant figure, to-day, in western railways. His life is devoted

to the development and consolidation of great railway systems. Whether he knows it or not, he has been caught up and whirled along on an apparently irresistible tendency which points toward the ultimate consolidation of all the Pacific lines. James J. Hill is riding the same tendency. George J. Gould is close behind. We may brush aside all the patchwork of apparent agreement; for, sooner or later, unless certain other sweeping forces intervene, these men or their successors must fight it out. Of the three, Hill is sanguine, expansive, and given to dreams; Gould is hampered by a name which has never yet smelled of solid things well done; Harriman alone is silent, inscrutable, and tireless.

Now it is a tremendous thing to be the czar of Union, Southern, and Central Pacific, wire manipulator in Alton, and uncle to Northwestern and Santa Fe—and others, a long list. Emperors have now and then been less. It is not unusual that Czar Harriman, a very human man, should be unable to see very much of what is going on beyond the boundaries of his domain. It is quite unlikely that he keeps up any elaborate intelligence system—that, in fact, he is in close touch with popular feeling. Crazes never fully understand the people—if they did, they would abdicate. His view is really broad, and it is perfectly logical. That is what is the matter with it, for no half-baked view of life and activity is more misleading

than your perfectly logical view. The great currents of human life will not freeze into fixtures.

Wall Street is the capital of the Empire of Dollars. Like all other capitals, it has its intrigues, its favorites, its duels, its cabals, and its camarillas; and, like all other capitals, it gives its color to those who spend their lives there. It has even a sort of patriotism—the "wolf honor" I have mentioned in an earlier article—which brings its citizens together, at times, in defense of the dollar and of property rights. Sum up these things, and you will have, again, the Wall Street view; and what we have now to consider is whether this view does or does not coincide with what we like to call the American view.

"Whether he knows it or not," I have said, in effect, "Harriman is being whirled along on a great tendency." Like Hill and Gould, he is fighting for the control of all the Pacific lines—the Great Northern, the Northern Pacific, the Union and the Southern Pacific, and the Santa Fe. It is not really likely that any of them, perhaps excepting Harriman, fully understands what is going on. In so big a battle no general can see the whole field and relate all the remote skirmishes in the light of history and humanity. These men think they are fighting for different things—Hill, perhaps, to hold his own and develop that far-eastern trade he likes to talk about—Gould to place the keystone on his arch so that it may not fall of its own weight to the ground—Harriman for what he can get. There are other influences, too, such as the chance of immediate profit, the pride of achievement, and the lust of the game. Of the three men, Harriman has the most Napoleonic

mind. He certainly has no inhuman wish to crush men or cities, and he probably regards the injury to certain helpless communities which results from his arbitrary control of rates much as Napoleon regarded a few thousand men left in the trenches to their fate. He might feel a momentary regret, but it is necessary to his scheme. As a man, perhaps, he would hesitate; but a czar in the world of dollars must not bother with humanity. Right or wrong he has built up his perfectly logical structure. Whether he likes it or not he must conform to its logic, or it will crush him precisely as he and it have crushed others.

As would be expected, such a mighty and logical force, working in a vastly mightier world—a world which persistently refuses to stay fenced within the limit of man's reason—has its troubles. The chief of these troubles, while in a sense but one, may be treated under the two prominent heads of "The People" and "The Law."

The law, to take the lesser obstacle first, is something of an annoyance to Harriman, Hill, and Gould. For one thing, it leads to large expense. In order to protect themselves from the ravages of legislating handits, they feel compelled to buy them up. Then such laws as are already on the books must be got over or under or through, and this means the purchase of the highest-priced men in the legal market. The methods of our Wall Street friends are too familiar to call for enumeration here. It is enough to say that in the popular mind our laws seem to have but a secondary influence on railway consolidation. And, really, our scheme of law, built up laboriously through the centuries to cope with certain conditions, has

not yet shown itself equal to the bewildering new conditions which have grown out of the possibilities of great corporations. In the eyes of a people ripe for action, who have seen the subtle triumphs of Rockefeller and Hill and Morgan and Harriman, the law has failed. They have seen court after court baffled in the attempt to thread a way through a maze of related companies; they have seen these companies grow in size and strength, in spite of an endless succession of fierce attacks; they have learned that "the big man," shielded behind his corporate web, can not be sent to jail like the poor man; hence they are losing patience. Is it odd, after what they have seen of Standard Oil—after what they have seen in this very field of railway mergers—that they look for no final check from the law?

The second obstacle, the people, is a different thing. It is the one element of uncertainty in the game which we are all—willy nilly—playing. For one thing, the grand dukes have a way of losing their heads when they talk about the people. Either they misunderstand us, or they throw things at us, or they fail altogether to see that we are here. Melville R. Stone, the head of that enlightened body, the Associated Press, delivered an astonishing speech at a recent dinner. He said, in effect, that we are too much given, in this country, to attacking solid and respectable things, and that publishers are free to hire irresponsible and anonymous writers and let them loose against anybody, low or high. I have heard another man, a publisher of wide experience in this very field, say: "We all know perfectly well that we can hire any number of skilled writers who will say

anything we like if we will pay them enough."

What is all this agitation against the trusts and the railroads? What does it mean when the Federal Government indulges in a fruitless and somewhat undignified pursuit of James J. Hill? What does it mean when State after State threatens the railroads, the Beef Trust, or Standard Oil, or when President Roosevelt considers a special session of Congress for his railway rate bill? What does it mean when the entire country, even to a part of New York City, hums and buzzes with "anti-corporation" talk? What does it mean when monopolists say, as one said to me, "You would think, from the racket, that we are all brigands. Now, I don't feel like a brigand." We may fairly relate a great many apparently different things—the inspiring outbreak of Philadelphia against the Gas Ring, the widespread protests against the relation between politics and business, the surprising feeling against tainted money, and the exposures of the magazines. It has lately been evident that Mr. Roosevelt pretty well understands this great popular movement, and voices it. What is it, then? Is it mere agitation, stirred up by dishonest writers? Or, on the other hand, have the American people turned socialistic?

Yet the country is blazing with anger and determination. Let any complacent and conservative New Yorker travel about as I have done this year, keeping his ears open everywhere, on railway trains, in hotels and offices, on the streets, and wherever else men come together, in Chicago, St. Louis, Pittsburgh, and all through the great heart of the country, where the Lincolns come from, and he will hear a steady murmur which will

either frighten or gladden him. Perhaps he will be astonished to see that the murmurers are not "socialists" at all; he will find them good healthy Americans, who believe in private wealth and in the idea of competition. He will find them, rich and poor alike, Republicans and Democrats. If he be an observant New Yorker, traveling with an open mind, he will return home with the startled conviction that the American people mean business.

This unrest is, then, right in plain sight. It is bursting out through the crust of conventional ideas in a dozen States, as volcanic fires burst through the placid crust of the earth. The living magazines are trying to give it voice. Mr. Roosevelt feels it stirring in his breast. Lawson says he did it. Whatever it is, and however it has been brought about, it is unmistakably the great popular movement of our day. If it is not "socialism," what is it?

Something less than nine hundred years ago a man who had royal blood and a splendid audacity in his favor came over from France and whipped the English people into subjection. His point of view—he liked to be known as William the Conqueror—bore certain striking resemblances to the points of view of our Rockefeller the Subtle and Morgan the Wizard and Hill the Genial; he believed that the laws of God and man entitled him to hold anything of which he was strong enough and cunning enough to possess himself. The English people stood his ideas about so long, and then they forced a descendant of his, one John, to sign the great charter, and the pressure on his son, Henry III., established a Parliament and gave to the people the control of the country's finances—always the main thing.

So much for William and his tribe!

The English people would not stay conquered. A few hundred years later Elizabeth found it profitable to grant certain monopolies and special licenses to companies. These monopolies were petty affairs beside the great corporations of to-day; but the Anglo-Saxon has never taken to the monopoly idea, and, in the face of a great outcry, Elizabeth annulled the grants. The English people forced a powerful and envious Queen to eat her words.

The curious thing is that the rulers of the Anglo-Saxon, whether royal or financial, have rarely been keen enough to recognize this peculiarity. Charles I. could not see it, and the people went so far as to cut off his head. A later kinsman of his failed to understand it, and they quietly, and with great self-control, banished him from throne and country. George III. forgot it, in dealing with certain colonies of his, and the colonies simply cut loose, set up for themselves, and decided to form a nation in which the real power should be vested in the whole people, and not at all in individuals.

Now that a very few individuals have been able to gather into their hands an extra-governmental power—particularly now that they propose to cap an amazing structure with the final control of all the means of transportation—they are a little late in the day if they expect to mislead the people beyond a certain outer limit of inertia and good nature. Talking solemnly about property rights will not help very much, because, when he is really aroused—when he is stirred to action by one of those curious moral impulses which now and then possess him—the Anglo-Saxon has never bothered to consider the rights of property.

Every step forward in the history of our race—the great charter, the Cromwell episode, the American Revolution, or the Emancipation Proclamation, to take mere typical instances—has been at the expense of "property." And men who, in a superstitious age, will attack that most sacred theory, the divine right of kings, are hardly likely to worry, in a pinch, over the rights of corporations.

Accusing the people of "socialism" will not frighten them, because, taken by and large, they are not socialists, and they know it. The Anglo-Saxon likes to be led. He likes to point with pride to his rich neighbors. He likes to submit to a certain healthy authority. But he demands "a square deal." He is likely to get excited when his king or his boss or his employer or his railway magnate goes too far; and, when he is excited, he has a remarkably effective method of getting his demands enforced—the thousand and all just past have shown that—and all this whether you like it or not.

I have chosen E. H. Harriman to illustrate the railroad side, because he seems, on the whole, the most striking type of all the railroad magnates. His power is really automatic. I have drawn the word "exar," as applied to his personality, not from western farmers, but from his very Wall Street associates. At the moment of writing, Hill seems in the ascendancy, but no close observer of this thrilling fight can afford to ignore Harriman very long. He runs deep. His picture is never published in newspapers or magazines except for a rare and stealthy sun-shot taken on the street. He does not talk for publication. I recently made

an effort to talk with him and get his views on the subject of western railroad development. He refused unconditionally to see me.

This would be a trifling matter if it were not typical. Wall Street is where the spiders are—and spiders never buzz. Harriman is a good man—better than certain other millionaires because there is about him nothing of the Pharisee. His friends think of his quiet kindness. His business associates respect and admire him with something close to awe. He is deeply interested in boys' clubs and in good roads. Some years ago he organized a scientific party, and took it to Alaska, for study on the ground. He is honest even about his railroading, because, as I have said, he sees only the wonderfully complete logic of the structure he is building. The people, with their laws and their Federal Government, seem to him vague, inconsiderable things. Therefore he is unable to see why any mere individual or any mere periodical should meddle in his private affairs—the railroads. He does not consider it worth while even to conciliate the people, for he can not see where the people come in. This control of the railroads is a mighty weapon. He proposes to swing it as he chooses—he, one man, Edward H. Harriman—and, if the blundering public wishes to keep safe, it would better get out of the way; though he will be very careful, and will try to swing economically and soundly. Least of all does he see that the blundering public has a weapon of its own, bigger than his, and that this public has a very heavy-handed way, now and then, of cutting free.

Harriman came into real prominence, in 1899, when he bought the

Alton Railroad for forty-odd millions, organized a railway company to lease the railroad company, sold thirty-three to thirty-five million dollars' worth of new bonds and preferred stock, and retained the absolute voting control at a total cost of about nine millions—or a majority of the voting stock at a cost of less than five millions. This was a very pretty manoeuvre, and it landed him in the governing chair of the Union Pacific.

Within a year or so after this he had acquired Southern Pacific and started after Northern. The panic of May, 1901, resulted, from which Harriman emerged with seventy-eight millions of the one hundred and fifty-five million dollars' worth of stock of the Northern Pacific—a clear majority. Hill and Morgan promptly organized the Northern Securities Company, which took over about all the stock of both Northern Pacific and Great Northern. Then came the crusade of the separate States and of the Federal Government against this monster holding company, and finally the Supreme Court decided that it must return the stock to the original holders.

At this point Morgan executed one of his most brilliant coups. Instead of returning the original stock to its owners, he made a pro rata division, giving each holder a fixed per cent. of both Northern Pacific and Great Northern shares. This reduced Harriman from the position of majority holder in Northern Pacific to that of a minority holder in the two railroad companies. He protested, and the case went up again to the Supreme Court. Harriman claimed that Northern Securities merely held the original stock in trust—Morgan, that that holding company had bought the

shares of the two roads outright, paying for them in shares of the holding company, and that it was therefore free to liquidate through distribution of its assets pro rata. Harriman wanted to get back the identical shares that he had put in. His lawyers claimed, among other things, that on the pro rata plan Hill and Morgan would control both roads and so defeat the purpose of the court in dissolving the merger. They overlooked the fact that, if their plan should be accepted, the Harriman control of Union and Northern Pacific would be much easier to prove than Hill's control of the two Northern lines could ever be. The court had really but a choice of evils, and it chose Hill, who at once ousted the entire Harriman group from the Northern Pacific directorate and elected some of his friends, among them his own son, in their places. Thus, after these two manipulators have played football with the northwestern lines, and the legal power of the Federal Government has exhausted its ammunition in "defeating" them, it appears, now that the dust of the conflict is clearing away, that all the Federal Government has been able to do is to restore Hill to his former undisputed control of two parallel and competing railroads.

Harriman undoubtedly lost ground in this skirmish. But it is well to remember that, before his defeat, he was supreme in three great lines from the Middle West to the Pacific, besides controlling strong holdings in such roads as Alton and Illinois Central and the Vanderbilt lines. After the defeat he is still seen in control of Union and Southern Pacific, and

he is still a strong minority force in Great Northern, Northern Pacific, and Santa Fe. It would be impossible to attack a single Pacific railroad without coming into contact with Harriman.

I can, perhaps, best sum up the two conflicting notions—the Wall Street idea and the Anglo-Saxon idea—by quoting two representative men. The Wall Street man put it in this way: "You are right about this widespread unrest among the people, but you forget how big the men are who manage the corporations. When they see that the people out there are getting excited"—this with an expressive gesture—"they draw in a little—just ease up a bit; and then they push out a little"—with another gesture—"over here. It's elastic, you see—it yields to pressure; but, when the pressure is removed, it springs back. No, those men know what they are about—they will never press harder than the people will bear."

The other man is a westerner and manager of a large industry—he might be called a small capitalist—but he has kept his eyes open to what is going on about him. "Those fellows," he said, referring to the magnates, "are riding to their end. Just wait until some politician pops up who is really big enough to lead the people—there'll be something doing, then. Take my word for it."

Now what is it, exactly, that the great consolidators have in view? To fall again into quotation, let me repeat in part a talk I had last winter with a railroad official who makes his headquarters in Chicago.

"I expect to see the day," observed this man, when dinner was over, "when all the railroads west of the Mississippi will be operated

under a single management. The chaotic way we do things now is ruinous. All they are waiting for is to see which management it will be. Just for an illustration, take the case of our limited train to the coast. We run it as an advertisement, to keep the road in the public eye. We haven't the most direct route, and therefore we have really no business competing for through passenger traffic. Why, we gave Pullman carte blanche in building the train! It cost nearly a quarter of a million."

"So much as that?"

"Yes. You see the train has to be duplicated eight or ten times for so long a run. Now, with all the systems under one management, only one line, the most direct, would run a through limited train. By saving the loss on all the other lines, they would be able to reduce the fare to California forty per cent. Each of the other lines would, in the same way, develop only the region for which it is the most convenient route. Can't you see what a saving that would mean?"

"Yes," I replied, "but you are proposing to give to a single individual, or group of individuals, a tremendous, an incredible power. Do you think that the man exists, under God's heaven, who could be trusted to wield it?"

"I think I know what you mean," he said, slowly and thoughtfully; but, in attacking the present system of railroad management, you fellows forget one thing—you forget that it is this very system which has developed our country as no country was ever before developed. And, when you say that a man like—well—Mr. Hill has too much money and too much power, you forget, I think, that he has earned it—every bit of

it. He has built up the entire Northwest. What if he is a boss up there!—hasn't he a right to run that section?"

James H. Eekels said much the same thing, in an after-dinner speech, a few months ago. The people forget, he said, how much the railroads have done for them.

Now, really, do the people forget? Have they neglected to reward these great captains for their splendid efforts? Such a question as this may be considered only in the light of our treatment of all the great captains who have contributed to our development. There have been a good many of them since George Washington. How have we recompensed them?

Let us begin with Washington himself. It is hardly necessary now to enumerate his services to this nation; I think it will be admitted that he did a great deal. The impression is strong in my mind that Washington himself, and his friends and descendants, felt that he was liberally rewarded with a few years of the Presidency and an abiding sense of duty done. The idea of making a king of him and giving him the ownership of the thirteen States made little headway, and soon died; for, to the simple souls of that day, it was something to contribute to the birth and growth of a nation. Merely to serve one's country was worth living for.

Mr. Harriman and Mr. Hill and Mr. Gould are giving their time to the development of the West, and they and their friends and followers feel that the only due recompense we can make them is to give them the control of this West. Doubtless the time of such men as these is of the greatest value. But men can give even more than their time. There was Lincoln, for example, who gave his

life. He directed affairs which were really as large, in their primitive way, as the affairs of the Union Pacific Railroad. U. S. Grant, too, gave some very valuable time to his country, and by way of recompense this Wall Street we have been speaking of got his small savings away from him and looked on apathetically while he wrote, propped up on his death-bed, the memoirs which were to provide for his family.

It can not be that these gentlemen seriously urge their claims to the right to pocket the Louisiana Purchase and the Coast States on the ground of services rendered, because the nation really expects certain services of its citizens. It was as a matter of right that our country demanded the lives of a million men in the Civil War. It was as a matter of right that she sent Farragut into Mobile Bay. Even the old hereditary notion lay dormant until it was revived in the Vanderbilt and Astor and Gould and Rockefeller and Hyde families. Why, then, should not Hill and Gould and Harriman, since their talents be that way, do something to develop the Far West? Other men have done more, and done it for nothing. But the nation needs such men, precisely as it needs its Lewises and Clarks, its Cutlers and Shermans, its Whitneys and Edisons, or its Hawthornes and Emersons.

I have set down this opinion with full and humors appreciation of how vaguely absurd it must sound to Edward H. Harriman and George J. Gould, for here we have the point of divergence between the Wall Street idea and the Anglo-Saxon idea. Wall Street can not see sentiment and moral conviction until they come to be reflected, in some roundabout way,

in the price of stocks, and it loses sight of them when they cease to influence the price of stocks. Wall Street has little sense of humor. It will advance, as a justification of its magnates, their wonderful courage, never observing that, in the same breath, it is justifying the hungler and the gambler and the prize-fighter. What Wall Street can not see, from the summit of its very high and very logical structure, is that it is precisely sentiment and moral conviction on which Anglo-Saxon civilization is

based, and that the Wall Street idea, ever since the days of the Jews, who first formulated it, has lost in every direct conflict with this immensely bigger and more practical idea. The Empire of Dollars is not altogether a noble spectacle. We are not thrilled at the mere thought of those Venice hankers who "financed" the Crusades. We do not like to think of those Wall Street manipulators who tried to corner the gold supply during our Civil War, when the nation needed gold.

Two Happy Factories in England.

BY MARCUS WOODWARD, IN PEARSON'S.

Workers in the factories of Cadbury & Co. at Bourneville and Lever Bros. at Port Sunlight, labor under ideal conditions. To read of all the advantages they possess is the way of bright, clean homes, pleasant workrooms and congenial surroundings, one feels that the restlessness and idleness is a possibility almost gone.

Bourneville.

IF you take the slightest interest in the social questions of the day, if you have ever been concerned with the housing problem, if you have ever read with harrowed feelings of the white slaves of England, or have been inspired by the hopeful idea of garden cities, then you would find it absorbingly interesting to make the same short tour that I have lately undertaken, and now set out to describe.

You leave London in one of those trains from Euston that run so smoothly that a glass of water may safely be set on the dining-table filled to the brim, and come after a swift run through happy England to Birmingham. Changing trains, you travel thence for five miles to one of the beautiful valleys of Worcester, that through which flows the pretty River Bourn; and here, where white

stones on a green lawn beside the station trace the words "Cadbury" and "Bourneville," the first stage of the journey ends.

From the platform, gay with flowers, your eyes wander delightfully over a wide, wooded, pastoral valley, with three chimneys in the foreground to mark the site of Cadbury's great cocoa and chocolate factory. From the station you step directly into the finest model village in the world.

When Mr. George Cadbury was a young man, as a worker in the Birmingham Sunday schools he came into close touch with poor people; and, impressed by the wretchedness of the working-man's home, he made a vow that, if ever riches came to him, he would do something to lighten alike the workman's home and life. Later, as an employer of thousands of work-people, when he

came to know the life-histories of hundreds of men and women, he was deeply stirred by the thought that so many lived under conditions that were scandalous to civilization—housed in filthy, evil-smelling lanes, deprived of fresh air and sunshine, strangers to grass and flowers and trees, but familiar from childhood with vice. He determined to attempt to solve the housing problem by building a model village at Bourneville—a village where there should be no crowding of cottages on this land, or of people in the cottages, where each house should have a big garden, where roads should be wide and tree-bordered, and where at least one-tenth of the land, in addition to roads and gardens, should be reserved for parks and playgrounds. So Bourneville was founded, and in one year two hundred houses were built.

Bourneville is now an object lesson to the world. A more delightful, a more perfect, village could not be imagined. It is picturesque to a degree—airy, spacious, tree-covered, flower-bedecked. The cottages—most of them semi-detached, or built in blocks of four—are one and all artistic in design. Some have two sitting-rooms and three bedrooms, others one large living-room and three bedrooms, with all conveniences in the way of sculleries, tanks to catch rain-water, gas, water, and sewers, the rents ranging from 5s. 6d. a week, rates included, to 12s. a week. Forty per cent. of the householders work at the factory, the others in Birmingham.

To each house is attached something like 600 square yards of garden, so that enough vegetables may be grown to supply a family of six. Then each garden has its fruit orch-

ard, containing apple, pear, and plum trees, and currants and gooseberries—the taller trees screening one garden from the next. In a few years, when the young trees of to-day have grown big, the garden village will become a village in a forest. The tenants cultivate their own gardens, taking the greatest interest therein. Two professional gardeners and a large staff of assistants are always ready to give help and advice, while seeds, bulbs, and trees are to be bought at low wholesale prices.

As one wanders through the village, every now and again a fine open space is encountered in a quiet corner, with a tree-sheltered lawn, seats, shelters, and swings. These are children's playgrounds, where the little ones may play to their hearts' content, without disturbing their elders or the peace of the streets. That is no idle phrase—the peace of the streets—for they are more like pretty country lanes. Each one is 42 ft. wide, bordered by trees, and named after trees—Elm Road or Sycamore Avenue.

Five years ago the estate and village were handed over to trustees as a gift to the nation, the revenue to be employed in developing the estate, and then in founding other model industrial villages around Birmingham and large towns. The gift is valued at about £200,000, and its revenue amounts to some £5,000. The scheme is one that contains the principle of continual growth. It is calculated that in 150 years the revenue from the estates will amount to at least £1,000,000. In Bourneville there are now 586 houses, all told, inhabited by a population of over 2,800.

A happy community indeed is Bourneville. The rural surroundings, the contact with Nature, the attrac-

tive houses and gardens, the absence of the monotony of unbroken terraces, the absence of incentives to drink and vice, all have an influence, especially on the young generation, that is far beyond reckoning.

The factory itself is set amid beautiful gardens, as are the cottages in the village. Flowers blaze in summer from the borders lining the roads between the low blocks of buildings, rookeries are covered with Alpine plants, the office windows look out on to trim little lawns, and creepers climb every wall. The employees are encouraged to cycle to their work; and, when they arrive, three bicycle houses await their machines, with boys in charge.

Inside, in the work-rooms, the work is planned as though the comfort and happiness of the employees were the one thing sought—as though the factory existed just to give 4,000 hands a pleasant eight hours' occupation, so that they might appreciate the more their happy homes. High, light, and airy are the rooms; cool in summer, warm in winter, fresh at all times. Is any dust made in the process of cocoa-making, do any fumes rise from glue-pots?—dust and odors are sucked away up special pipes. Does the snow lie on the ground, are boots wet?—special provision is made for drying foot-wear, and snow-boots are provided. Clothes are changed on arrival at the factory for neat white uniforms, supplied free in the first place by the company.

Drinking fountains are installed in each room, also telephones—120 telephones connecting department to department. Plants are distributed everywhere, to make the work-rooms cheerful and home-like. In each room, too, are members of the am-

bulance brigade, with ambulance boxes under their charge, while the services of three nurses, a doctor, and a dentist are given freely to employees. If anyone feels tired or faint in the course of the day, is oppressed by a headache, or feels sick from a hitious attack, retiring rooms, with beds and easy chairs, invite them to rest awhile.

When the lunch hour comes, 2,000 girls may find seats in a spacious dining-room of their own, where they may procure a cup of tea, coffee, cocoa, or a glass of milk for a half-penny, a basin of soup with bread for a penny; or a plate of meat, with vegetables, and a sweet, for fourpence; or, if they prefer, they may partake of food cooked for them, but brought from their own homes. The men have a separate dining-hall, with as liberal catering, while the foremen and fore-women retire to lunch in their own rooms, comfortably furnished.

Recreation is as much a feature of the factory life as work. Once a year for a fortnight the works are closed, and a universal holiday is taken, though wages are paid an usual to day workers, while Saturday afternoon is always a holiday. The women's part of the grounds is arranged for tennis courts, net-ball games, croquet, and other pastimes. There is a magnificent swimming bath, where swimming is taught and encouraged, and a gymnasium where classes are held in physical training, which are compulsory for all boys and girls under sixteen.

The men have a superb cricket ground, so large that four matches may be played at once. Here professional cricketers are in charge. Overlooking the ground is a handsome pavilion, fitted as a gymnasium,

the finest in all the Midlands. The workmen may fish in a beautiful pool, swim in open-air baths, play tennis, bowls, or football, while associated with the outdoor sports are walking clubs and harriers.

In the summer hands play in the grounds and parks, and in the winter choral societies give concerts in halls. Thoughtful minds are entered for by libraries, classes, and clubs and institutes of every known kind, from the sewing and cooking classes for the girls to the reading and chess-rooms in the youths' club house. Schools that cost £20,000 are provided for the children of the workers, and of others living in the village.

And so on, without end. Nothing is omitted that could be done for the comfort and welfare of the workers; everything that is done is perfectly done. I have made no mention of a hundred schemes that deserve a page a-piece, such as, the impressive little service held thrice weekly in the factory; the village inn and shops; the institute where the boys are taught to carpenter and to make shoes; the sick club; the saving funds; the interesting group of cottages nearest the factory, where the fire-brigade is housed, with telephones at their bedside: The Bournville Works Magazine; or the almshouses, a quadrangle of exquisite cottages, oak-fitted and oak-furnished, where sixty old people rest from their labors, breathing an atmosphere of peace.

But time presses, and we have to go far afield to finish our little tour in search of the social millenium.

Port Sunlight.

In the year 1885, Mr. W. H. Lever, a grocer of Bolton, was seized by the idea of soap-making. It was a whim that took his fancy; and to carry it

out he bought a tangle-downs factory, and began to produce Sunlight Soap. In two years the soap was coming a fortune, and enlarged works were necessary. Mr. Lever decided to found a model village and factory.

He bought a property hard by Birkenhead, on the banks of the Mersey, a somewhat unpromising bit of land, largely consisting of marsh. The marsh was drained, leaving dales with green slopes and a good waterway for the steamers to come to the factory's docks from Liverpool. Here Port Sunlight came into being, with a model village covering 140 acres, and an ideal factory covering 81 acres. To-day the population of the village is 3,000—all being employees, or children of the employees, of the firm of Messrs. Lever Brothers. To-day more than 3,400 employees find work at the factory, while upwards of 15,000 people are dependent on the firm for a living. Seventy distinct trades are represented in the soap works. Six hundred houses, model and ideal, have been erected in the village, and four miles of tree-lined roadways have been laid out, widening at each junction into open spaces.

From all corners of the world, at all times and seasons, visitors, to the number of 60,000 every year, flock to inspect these model works and these model homes. Special gangways run through the works whence the visitors can watch every operation of soap-making. A staff of guides conducts parties five times a day.

The visitors study first the raw materials used in the manufacture of soap—tallow from Australia and America, cotton-seed from Egypt, copra oil extracted from cocoanuts gathered by natives in the South Sea Islands. Then they watch the pro-

cess of soap-making and packing. The fire brigade and the ambulance corps come in for particular interest. The suggestion bureaux are noted in each department, where, as at Bournville, suggestions for improving the welfare of the workers are received, to be considered by a committee, and awarded cash prizes if good ideas.

The systems of pensions in force, provided by contributions from the firm, insures that deserving workmen shall have a comfortable old age. Every employee, retiring after fifteen years' service, receives at a certain age a yearly allowance. A workman whose wage, for instance, was 38s. a week, retiring at sixty-five, after thirty years' service, would be entitled to a pension of £50 a year. Liberal provisions are made for those who retire from ill health or injury, and for the widows and children of trusted servants.

After looking over the factory, the visitors wander over the village, with its wide, tree-lined streets, and its groups of model cottages in the Early English style of architecture, no two groups being alike. A score of professional gardeners tend all the front gardens with their trim squares of lawns, 20 ft. or 30 ft. wide; while at the backs of the houses are large allotment gardens, where each tenant cultivates fruit and vegetables.

The numberless societies, institutes, clubs and schemes, each having its building, are inspected; the schools for 1,200 children; the handsome Congregational church; the village theatre. The firm believes that the education of its workers is a paying investment. Among the excursions organized this summer, two thousand Sunlighters were taken for a free trip to Belgium, to improve their minds at the Liege Exhibition.

I have passed swiftly over all these things in order to come the more quickly to the great idea, of which they are but the tangible outcome. The idea that brought Port Sunlight into being is the most interesting thing to be discovered there to-day. It is Mr. W. H. Lever's idea of prosperity-sharing—an idea that is likely to do more than anything else to bring about the golden age for the working-classes.

That there is all the difference in the world between profit-sharing and prosperity-sharing, and that there is no philanthropy about prosperity-sharing, are points that Mr. Lever is particularly anxious to have strongly brought out. Nothing makes him more angry than to be called a philanthropist.

"It would be absolutely incorrect," declares the founder of Port Sunlight, "to compare me with a philanthropist. Philanthropy is only another name for charity, and charity can only mean pauperism. The question of cheap housing has nothing to do with charity or pauperism. There is so much misery that charity will always be impotent to remove it. The only means of remedying social evils is to conduct our own affairs wisely for the greater benefit of all. It is less our task to help the unfortunate than to prevent misfortune. There is no philanthropy at Port Sunlight, for there is no room for such a thing in business.

"The relations between employers and employees must be of a strictly business character; both master and workman must most loyally carry out their mutual agreement. Based upon this principle, I reason that if the directors feel the need, after a day's work, to find a comfortable and attractive home awaiting them, the

same need must exist for their co-workers. It appears to me that those who have contributed towards the prosperity of our business have the same right as we to live a pleasant life amid pleasant surroundings.

"I can look any of my workmen in the face, and tell him, man to man: 'We never patronized you; we never intended doing so, and we never shall attempt to thrust our patronage upon you.' And any of my workmen can look me in the face and say: 'I never received any pay from you that was not due to me for my services, and that is all I want.'

"And if there is anyone who believes that a fellowman cannot be helped unless he be placed under the influence of patronage or philanthropy he is grievously wrong. The strongest bond that can unite the different parties engaged in the same work is, indeed, the common interest which they all take in the common enterprise."

How does this idea work out in practice?

The capital sunk in the village represents a sum of £350,000, which represents an annual interest at 5 per cent. of £17,500. This £17,500 is given by the firm to the village—not in cash, but in prosperity.

"I estimate," to quote Mr. Lever's explanation, "that 2,200 workmen and girls reside in the village. In dividing £17,500 by 2,200 the result will be about £8. If I were to follow the usual mode of profit-sharing, I would send my workmen and work-girls to the cash office at the end of the year, and say to them: 'You are going to receive £8 each; you have earned this money; it belongs to you. Take it and make whatever use you like of it. Spend it in the public-

house; have a good spree at Christmas; do as you like with the money.'

"Instead of that I tell them: '£8 is an amount which is soon spent, and it will not do you much good if you send it down your throats in the form of whiskey, hags of sweets, or fat geese for Christmas. On the other hand, if you leave this money with me, I shall use it to provide for you everything that makes life pleasant, nice houses, comfortable homes, and healthy recreation. Besides, I am disposed to allow profit-sharing under no other than that form.'"

The £8 bonus put to the credit of the workers every year represents the difference between the nominal rent charged for their houses—only enough to cover up-keep and repairs—and the houses' real rent value.

So it is that at Port Sunlight there is more to be discovered than pretty Elizabethan houses for the workers, with bathrooms and gardens, more than a model village and a model factory, and social institutions of every known kind under the sun. "We have aimed at producing," in Mr. Lever's words, "good fellows and good men." And they have been produced, in hundreds and thousands—the outcome of an idea.

The Contrast.

Retarding from Liverpool to London, as mile after mile of sweet pastoral England slips behind, one cannot help thinking of the reverse side of the picture. Indeed, it is a terrible thought that these happy garden cities of industry are so few and far between. One thinks of those many sordid factories in the slums of cities, where never a breath of fresh pure air enters the grimy workshops, where the toilers, pale and cheerless, suggest rather down-trod-

den slaves, or criminals in a prison labor colony, than free-born citizens.

One conjures pictures of workers at dangerous trades—potters, toiling under the shadow of lead-poisoning, and breathing an irritant dust that raises their mortality from bronchitis to four times as high as that of occupied workers in the aggregate; cutlers, working only to die in their prime from the inhalation of metallic particles; glass-makers, working in extremes of temperature; workers in deadly chemical industries, dyers and bleachers; workers in laundries, in match factories, in cheerless cotton mills, where the wheels and spindles set the pace, and the human being, made in the image of God, is transformed into a mere machine.

True, they work of their own free will. They know well they are staking their lives against their wages, and they know that the game is a losing one. But are we to have no compassion for them on this account?

True, there is the Factory Act. It is full of wise regulations. Examine the abstract of one—that, for instance, which applies to non-textile factories, a copy of which "must be kept constantly fixed in the factory, where it can be easily read," so that the workpeople may know how many of them the Government allows to work in each room, the periods of employment allowed, the times for meals allowed. The first regulations apply to sanitation.

"The factory must be kept in a cleanly state and free from effluvia." The factory must be lime-washed at intervals. The factory must not be overcrowded—250 cubic feet of space must be allowed for each person. In every room must be sufficient means of ventilation. Floors must be drained. Washing conven-

iences must be provided, where lead, arsenic, or other poisonous substances are used. Suitable sanitary conveniences must be provided.

Then comes regulations headed "Safety." Dangerous machinery must be fenced; provision must be made for fire escape.

Then follow elaborate regulations for the hours of employment and meal hours, for enforcing holidays on Christmas Day, Good Friday and four bank holidays, or on days in substitution. Finally, come notes about out-workers and pieceworkers, notices, registers, and returns; exceptions to the regulations; the system of inspection; definitions; and a note as to the Truck Acts, requiring that wages shall be paid in money, and regulating fines.

It is all very excellent. And the factory inspectors are a splendid set of men, alive to their heavy responsibilities, and keen to bring down penalties on anyone who oversteps the law by a hair's-breadth.

But everybody knows that these regulations insist only on the minimum amount of care for employees that common decency dictates. Everybody knows that this minimum amount of care is daily evaded.

The little something that the Factory Acts do for the welfare of working people amounts to nothing in face of what must be done if ever the rising sun of reform that shines at Bournville and Port Sunlight is to brighten all the land. Here and there in this country one might find other examples of employers who are doing welfare work for their employees—outside as well as inside, their factories—but they are few and far between. In America, too, here and there is an ideal factory. The finest of them all, I may mention in passing, is that of the National Cash Register

Co., where labor and capital work together for the benefit of each other. The heads of the "Welfare Leagues," to which most of the 3,500 employees belong, do everything possible to secure healthful working conditions, pleasant surroundings, and educational opportunities for mind and body. As President Patterson has said again and again, when speaking of the welfare work carried on in his ideal

community, housed as it is in one of the finest groups of factory buildings in the world: "It pays."

The happy factory undoubtedly pays. It blesses him that gives and him that receives. Of this you would be more than convinced if you were to make the little trip I recommend to Birmingham and to Liverpool, to the English model garden cities of industry.

Saving, the Key to Success.

BY G. R. LARKIN, IN WORKER'S MAGAZINE.

Men who have been successful invariably have some theory about the way to succeed, but all unite in the opinion that to save is the first essential. This idea is variously expressed by different men. Carnegie says the sure mark of the coming millionaire is that his income always exceeds his expenditure.

ONE day a young man in Braddock asked an old friend for advice in investing his money. He was only getting \$6 a week.

"Why, you haven't any money, have you?" asked the friend.

"I have nearly \$100," answered the young man.

"But how did you save it? You only got \$3.50 a week at the grocery and you only get \$6 now."

"How would I spend it?" was the answer. "A few hocks and so much every Sunday at church. What else would I do with it?"

The young man was Schwab, the steel king, and at that time he didn't understand why his friend, after a burst of uncontrollable laughter, said: "Boy, you're all right; you've got a future."

Except that in most cases they began earlier even than Schwab, an incident similar to this can be recalled of all men who have grown rich. In the advice which they hand out to young men, saving is the constantly

recurring "must be" of success. At the same time there is an interesting diversity of view as to reasons and methods of doing it.

For instance, one man of great experience lays down this principle: "A man of business ought not to be overcautious; he ought to take what seem good things in his trade pretty much as they come; he won't get any good by trying to see through a millstone. But he ought to put all his caution into his reserve fund; he may depend upon it he will be done somehow before long, and probably when he least thinks it. He ought to heap up a great fund in a shape in which he can use it against the day when he wants it."

It is to avoid the humiliating and demoralizing habit of being "broke" that Darius O. Mills warns men to save. "There is no one so helpless as a man who is 'broke,' no matter how capable he may be, and there is no habit so detrimental to his reputation among business men as that of

harrowing small sums of money. This cannot be too emphatically impressed upon young men.

"Only the wealthy and not many of them can afford to indulge in expensive habits. How much less then can the man with only a few dollars in his pocket. No one can acquire a fortune unless he makes a start, and the habit of thrift which he learns in saving his first hundred dollars is of inestimable value later on. It is not the money but the habit which counts."

In Mr. Mills' case the money, as well as the habit, turned out to be of incalculable benefit, and he began to save his first thousand dollars just in time. It was while he was still a boy at North Salem that he got a clerkship in a store at small wages. He kept it six years, and contributed to the support of his family out of it and at the same time got a little ahead. This enabled him to go to Buffalo, where he had heard of the chance of a better business opening, and soon after he was made cashier in the Merchants' Bank of Erie county. This was when he was 21, and his little fund of savings reached a thousand dollars soon after that.

It was then that the gold discoveries were made in California. He took advantage of them among the first, went there and opened a general store and established an eastern exchange with his little capital, and cleared \$40,000 the first year. This was the foundation of his great fortune which he later made by his gold bank and his investments in mines and other property.

Andrew Carnegie is never tired of emphasizing saving as a matter of credit.

"In what manner do you reach out to establish your present fortune?" he was asked.

"By saving my money," was the answer. "I put a little aside and it served me later in the way of credit."

"There is one sure mark of the coming millionaire," he says, "his income always exceeds his expenditures. He begins to save early, almost as soon as he begins to earn. No matter how little it may be possible to save, save that little. The little you have saved will prove the basis of an amount of credit utterly surprising to you. Capitalists trust the saving young man."

In his book on labor this capitalist declares that a small balance on the right side performs wonders. He recalls how once in the history of his own firm credit was kept high during a panic by using \$70,000 from a reserve fund that had been laid away and came in opportunely at the critical time. "Every single dollar," he says, "weighs a hundred fold when credit trembles in the balance."

This is a large application of the habit which Mr. Carnegie, acting upon his own precepts, began in the smallest of ways. J. Orton Kersey worked side by side with him when the two were in their twenties. In speaking of him recently Mr. Kersey said: "As I look back at those days I see more clearly than I did then the characteristics which have contributed to Mr. Carnegie's success."

"In the first place, Andy, as we called him, was a most economical lad. When he was a telegraph operator in the employ of the Pennsylvania Railroad, at Pittsburgh, he lived with his mother and brother Tom in Allegheny, across the river. Street cars had just been installed, and the other boys all rode on them. Not so with Andy. Although his mother's house was two miles from his mill, nevertheless he walked the whole distance twice a day. One day I took him to

task for tiring himself all out by waiving to and from his home, and also for not dressing more in style. In reply he said:

"I am trying to save up \$1,000. Besides, I have a mother to support." At that time Andy was earning something like \$40 a month."

Rockefeller had earned and saved \$10,000 before he was 25 years old, and the few words of advice that he has ever seen fit to give to others have been about saving and the avoidance of debt. "When I began I did not buy anything I could not pay for, as some young men do now," he says. "And I did not make any obligations I could not meet. One of the swiftest toboggan slides I know of for the young man just starting out in the world is to go into debt."

Mr. Fresse, Rockefeller's former teacher, visited him on the freight dock one day after he had left school and gone to work. The caller asked a question about a raft of hoop poles in the water which seemed to be in the young man's charge. He explained that he had purchased them from a Canadian who had piloted them across the river expecting to sell them. He had not succeeded, and he had been glad to accept a cash price from young Rockefeller, who offered him one under the market rates.

The young man explained also that he had saved a little money out of his wages. This was his first speculation, and how well he made good on it he confided to Mr. Fresse afterwards when he related how he had raffled the purchase to a flour mill himself and sold them at a profit of \$50. Before he was 21 Rockefeller

formed a partnership with another young man named Hewitt and began a warehouse and produce business. This was the natural result of his freight clerkship on the docks. In less than the five years in which he was in this business he had amassed about \$10,000 besides earning a reputation for business capacity and honesty.

"The strongest incentive for a man to save," says Leonore F. Loree, "is that it assures him peace of mind."

This advice from the comparatively young railroad man will be more popular than that given long ago by Russell Sage, and yet it is clear that the millionaire had something of the same idea. "A man must save to succeed," he said, "and he must succeed in something to be happy. Let every man lay down the rule that he will invariably spend less than he makes. Then he is safe. No man can be happy in this life for any length of time if he does not live up to this principle, no matter how dazingly he starts out or what his prospects are. If he deviates from this rule he will sooner or later come to grief. That man faces acute misery who is no better off at 40 than he was at 20. It is a simple process, and for its non-observance there can be no excuse. Let a man or boy live so that he always has something to lay by, and he is certain in the end to have a competence to protect him against all unnecessary worries."

Sage got his own first \$1,000 together by means of small savings, and he believes that 25 cents should be saved—and more if possible—out of every dollar.

What is Credit?

(INVESTOR'S REVIEW.)

Credit stands far more in the affairs of the world than the mere common acceptance of the term would indicate. It is money or cash, which is supposedly the opposite of credit, is in fact a credit itself. Of the general subject of credit, this article treats exhaustively.

"YOU have fallen into the habit of using the phrase credit jobber," people say to us; "what do you mean by it? Is it not money that the people so designated deal in?" It is and it is not. In the money markets of the world as now constituted the old-fashioned language does not fully express the nature of the commodity dealt in by bankers, bill brokers, and dealers in floating capital in general. These people deal in an abstraction which in current phrase is called money, but whose real nature is extremely composite and difficult to define off-hand. We can all understand the simpler development of credit-giving, of making advances of money capital for a definite object. The cultivator gets an advance to enable him to till his land, to plant it, and pay the wages of his laborers until the crops come to maturity. When he has sold his produce the account is balanced, assuming that the year has been an average one and the loan is paid off. So with the manufacturer, the merchant on a large scale, and the retailer. They all, by means of bills of exchange discounted, by credits opened in the books of their bankers, or other expedients calculated to facilitate their operations, get the use of means not yet earned on the understanding and in the hope that their manufacturing or trading will enable them to make good their engagements with profit to themselves. From this point of view credit is an anticipa-

tion of the as yet unearned fruits of labor, and it is a most legitimate and valuable application of actually existing capital.

But we have travelled very far beyond these simpler methods of employing accumulated wealth, lent at agreed on rates of interest in order to facilitate the production and transfer of commodities from hand to hand. Modern credit embraces an almost endless variety of other forms of capital, as it may be called, and the "money" dealt in by brokers and jobbers on the great capital markets of the world, as has often been insisted upon in these columns, may be composed of sham capital to a much greater extent than real—of capital, i.e., which is itself credit, a force created very skillfully out of purely hypothetical ingredients. Money market operations are no longer the simple and safe actions of men working within their definite and ascertained capacity as measured by really accumulated wealth. It has become possible to create wealth out of nothing and gravely to treat such as substantial capital which can be lent, and whose efficiency as money appears to be just as complete and potent as actually accumulated wealth resulting from industry. All wealth may be said to be based upon labor, all stored or hoarded wealth the product of labors completed. Without human labor, assisted by tools or otherwise, there could be no realized wealth whatever; but the business of

the modern capitalist goes much further than the mere assistance of actual labor through lending the accumulations of past labor, than the lending implied in the description we have given of the simplest form of credit giving. Modern capitalists aim at securing for themselves as a narrow and exclusive class, through the manufacture and manipulation of fictitious wealth, the benefits arising from those aids to human labor brought into existence by the ingenuity of inventors, new discoveries of natural sources of wealth, such as minerals, every fresh conquest over Nature attained by human labor and ingenuity. To do this they create joint-stock companies with capitals based not upon a fair and reasonable estimate of the benefits to accrue from industry skillfully applied, but upon the imagined assets and the capacities they excite, upon the fashions in gambling that may arise to permit the founders of the company to attract to themselves more than their fair share of the proceeds of the work done. Hence in all joint-stock companies now existing, or being brought into existence, we find the element called "good-will" sometimes large, even monstrous, as in the case of the Harmsworth amalgamation recently floated or the Watney Combe Reid Brewery, sometimes small; but whether large or small, this addition to the capital represented by genuine assets, buildings, tools, patents, special facilities of manufacture, ore in the ground, whatever they may be, represents the efforts of those who founded the company to lay hold of all possible benefits that might accrue from consolidation, better management, or other economies in working, or merely to absorb at once in a single coup the fruits of generations of future labor.

This kind of addition to the credit value of property, however, is treated by market and public alike as if it were genuine capital, representing a solid and durable property, and credit called money is continually put upon the market and utilized there often for the people's undoing based upon security of this description.

Another form of credit with which we are all too painfully familiar is that represented by national debts. These also have as their real security the products of human labor, and they are all in their degree a tax upon that labor. It looks a small matter to issue a loan for a government in need of money to be spent on wars, to be thrown away in building unwieldy fleets, or otherwise wasted, in the sense of being spent without chance of profit to the community on whom the burden is placed. Those who subscribe for a security of this description rarely or ever give a thought beyond whether it will be a market success or not, but each such debt involves the fortunes of the whole community made subject to it. It is a mortgage upon the earnings of the people, as we are beginning to find out from our experiences arising out of the South African war, as we should have found out long ago. The interest charges upon the debt created for this war are equivalent to about 2s. per week deducted from the wages of nearly a million of workers, or put in another way are equal to a charge of about £1 per annum upon the earnings of the entire body of workers, male, female, and juvenile, engaged in the 15 most important industries carried on within the United Kingdom. Pile a burden of this description too high, and the consequence is social disintegration, the accumulation of wealth in the hands of the

few, with augmenting sufferings for the multitude. But who is to say when the load is too onerous? We can but follow general indications. Note how much has been said of late about hungry children sent to school to be taught to read and write, while insufficiently fed, and sometimes still more inadequately clad. Note also the sham "unemployed" Bill, promoted by the Government that wasted £500,000,000 in South Africa. What are these out-crops of social distress but the indirect admission that the debt and other public burdens laid upon the people by authority, although without their direct consent, are proving destructive to the well-being of an increasing portion of them.

All forms of modern capitalization, however, no matter whether in the shape of fraudulently manufactured capital, representing the extortionate prices at which businesses are joint-stocked and sold to the investing classes, the multiplication of national debts, which are generally an unrelieved burden upon those who provide the public revenue, or the monstrous creations of those American trusts or South African mining combinations which dazzle the world and burden all markets with piles of dishonest rubbish, swelling often to mountain height, are equally useful as modern money, the money of the banker and loan jobber. No sooner is a new security created than a large proportion of it can be turned into money by the market. When the recent Japanese loan was issued some complacent bankers advanced the deposit money to their customers so that they might put in large applications. "A perfectly safe operation," they said, and it doubtless was so, but their advances made against nothing in being

were money as long as they remained unencumbered, and one great source of the low rates generally prevalent for loans in all money markets is to be found in just this facility for creating credit out of nothing in anticipation of nothing except the forgotten and the unmeasured capacity of the toiling human animal to carry the burden placed upon his back. Each new mortgage becomes "money" of the market in proportion as it is borrowed upon—pawned. It is for reasons like these that we prefer the phrase credit jobber or dealer in credit to money-lender. Money is the old sense, cash, is no longer in question, except in ways more and more remote from actualities in wealth. If you possess some shares dealt in on the market or otherwise, in some property, be it a mine or a mill, which has never yielded any revenue, and is never likely to yield any, but which, none the less, have a market price, no matter how fraudulently created, and can get a banker to advance upon these shares as security, the amount of that advance becomes "money" of the loan market, just as good as if it were sovereigns, good as long as the banker does not call his advance back, or stand compelled to acknowledge his loss. So with every description of marketable security; all may instantly, up to a certain percentage of the current market price, be turned into market money, and as long as bankers do not become bankrupt and cause a break in the smooth machinery of credit, there appears to be no end or limit to the amount of fancy or faith money of this kind which may be brought into existence. The more securities representing burdens upon human labor multiply, the larger becomes the supply of such money. It does not matter whether

the security is good or bad, whether it is honest or dishonest in origin, whether the paper upon which the banker gives credit to the customer is the flimsy creation of some all-deavouring trust, some wild-cat mine, or a debt laid upon a nation which may or may not be able to bear the load. As long as it can be used for the purpose of procuring advances from bankers, it is valuable as the generator of market money—as good as gold.

But if this be the origin of so much of the money dealt in on all markets, what is the use of gold at all? Gold is necessary for the soothing of the popular imagination, and, as a last resource, should a credit disturbance arise disclosing in some degree the extent to which credit abuses have devoured wealth. In consequence of its uses in these directions, gold is valuable above everything else as a begetter of confidence in the public mind. A sub-consciousness exists in all markets that there may be unsoundness behind the fair show of perfect credit stability, and it soothes the mind to look upon a large stock of gold, or what looks a large stock. If this stock is being diminished, the uneasiness of the market mind is expressed in advancing rates for loans: if it is increasing absence of anxiety finds expression in reducing rates for advances. But the gold itself forms only one amongst the innumerable commodities upon which market money can be created. It is the last resort in all cases, but an increasing amount of the banking credit called money utilized upon all markets is founded upon paper securities. Every form of debt, public or private, may become money as well as every dishonest share creation of the company-monger.

It is for reasons such as these that we speak of credit so constantly instead of using the word money, which seems to us misleading in existing circumstances, and it is well to bear in mind the true nature of most of this credit called money. It may have a substantial basis or it may have no basis at all. One thing, however, seems reasonably deducible from this brief and imperfect description of the nature of the elements composing the material in which modern money markets deal, and it is that market wealth thus brought into existence may be exhausting the community instead of enriching it. We have given the example of a national debt and what its increase implies to the workers. That is the most concrete and striking illustration the present age furnishes in all countries called civilized, but all forms of unreal capital, of capital represented by imagined assets, not by realities, are wealth draining. They tend to the impoverishment of the people in a variety of ways—by extracting interest from them on false pretences, by prompting the dissemination of ideas of wealth and habits of extravagance, by using up savings giving nothing in return. Every pound of railway capital, whether borrowed or a mere co-partnership share, is, if interests and dividends are paid upon it, a mortgage upon labor, but it may reward that labor in a variety of ways easily understood. But it is otherwise with the fancy capital of joint-stock undertakings which have been over-valued by those who brought them into existence. Thanks to the overburden of false capitalization due to trust concoctors and the never-resting energy of the company promoter, the market money itself produced by the free pawning with banks of all such

forms of capital, honest and dishonest, may be a drain upon a community's real and demonstrably fertile resources. It would take us too long to discuss this aspect of the subject at great length, especially as we should have to restate our theory regarding the transitory nature of all human improvements, the changing conditions of even the most solidly established industries or appliances and tools employed to lighten, supplement, or give conquering force to mere human labor. We do not believe that any undertaking should create capital to be laid as a permanent and everlasting load upon a community. Apart, however, from that far-reaching aspect of the subject, it is obvious that impoverishment, the crippling of a nation's resources at their very source, might have made devastating progress before any suspicion of it could arise in the money market. As

long as the securities used to generate money there continue unsuspected everything runs with perfect smoothness, money is abundant and cheap on the market, and a country might only wake up to discover that it had been eating up its real capital, antcipating the wealth of future generations, when the aerial structure collapsed. The cultivator anticipates his harvest by getting a loan from his banker, his lawyer, or other money-lender. The entire money market may be antcipating the wealth of generations yet unborn by its unreflecting trading in lavish capitalizations, its thoughtless elevation of market prices by the facilities it gives to the pawning of securities, good and bad, all utilized to create "money," in the language of the market, and only discover the havoc played with its own and the country's true wealth when too late.

The Great American Seed Industry.

BY GEORGE CALVERT, IN AMERICAN INVENTOR.

Remarkable in many ways has been the growth of the seed industry in America of late years. Much attention has been bestowed on it, with the result that the business has grown to enormous proportions.

WITH the harvest of the wheat crop, followed by the beginning of the harvest of the corn crop in the month of October among our Western States, the railroad companies have thrown up their hands in despair of being unable to furnish cars and facilities for carrying the immense seed production from the fields to elevators and storage warehouses. This condition will serve as a means for estimating the enormous proportions to which the productions of seeds and grains in the

United States has grown in the last few years.

In no line of business activity has greater progress been made than in the seed industry, and yet it is safe to say that there are few enterprises regarding which the general public knows so little, though, withal, it is a line of trade which directly affects the welfare of every individual. The business is divided into three branches—seed growing, seed testing and seed selling—and in these occupations thousands of persons are engaged.

From small beginnings in the later colonial period, the seed business has grown until to-day its value is measured by millions of dollars. The development of this important branch of American horticulture is not better illustrated than by the transformation which has taken place in the methods of marketing the seeds. In the early days the distribution of seeds was dependent solely upon the keepers of small shops—stores where a few boxes of seeds shared a corner with the stock of codfish on a shelf with calicoes and groceries. Now the headquarters of the seed industry are found in immense warehouses and office buildings and the distributing system covers every quarter of the globe.

So far as history records the first sale of seeds in this country was made at Newport, R.I., in 1763, by Nathaniel Bird, a book dealer, who imported a small quantity of onion seed from London. In New York City hemp and flax seed were advertised for sale as early as 1765, and garden seeds in 1776. However, Boston was the chief seed mart of the United States during the early days and there were at the Huh from half a dozen to a dozen dealers who handled seeds exclusively or in conjunction with other commodities. Prior to 1800 practically all the seeds sold in this country were imported from London.

With the dawn of the new century, however, the seed industry began to assume proportions to justify the raising of the seeds nearer home. From 1800 Philadelphia began to gain recognition as the centre of the American seed industry, and one of the pioneers in the trade was Bernard McMahon, "seedsmen and an-

thor," who became well known not only in the Quaker City, but also throughout the country. During the next quarter of a century seed establishments sprang into existence in Baltimore, Charleston, S.C., and other cities, and a feature of the trade at that time was a considerable demand for Shakers' seeds. These seeds were not only sold by the regular seed houses, but were also peddled about the country in the Shakers' wagons.

The advent of the railroad, opening up vast new agricultural areas, was, however, the beginning of the present vast proportions of the American seed industry. Thirty years ago, 100 letters a day was considered a successful and very large business. To-day some of the large concerns receive over 6,000 letters a day during the busy season. Firms that twenty years ago employed only one or two clerks now employ 100 or more during the winter months. Throughout the west also the seed trade has flourished wonderfully, and a single warehouse of one western firm now has between seven and eight acres of floor space.

The present amazing proportions of the trade in garden seeds are the result of a development which commenced in 1784, when David Landreth established a small seed farm near Philadelphia. At first only a few acres were cultivated and they were occupied chiefly by the nursery, but as the business grew, more land was added until in 1860 some 600 acres were under cultivation near Philadelphia alone. The beginning of the Civil War found the country still largely dependent, nevertheless, upon imported seeds, but between 1860 and 1870 as many seed farms were established as during the third of a century before the war.

How Great Business Men Keep Well.

(THE WORLD MAGAZINE.)

Amid the strenuous conditions which prevail today in the business world, the great captains of industry find their only safety in an increased leisure and the pursuit of healthful pastimes. The greater the business and the greater the wear and tear of the responsibility, the greater the need for an efficient leisure. That is why successful business men pay their thousands and thousands of dollars for outdoor recreation.

WHAT means do rich business men take to preserve their health? They have a system to which, almost without exception, they each and all conform. This system is founded on one remedy. One New York man pursues it at the cost of \$500,000 a year; another, equally devoted to it, has it without cost. These two men are about equally rich and powerful.

It is enlightening to all the world to know this system, so costly and so cheap and so efficacious for these great men of affairs are healthy men. They are marvels of success in finance and in health.

To triumph in the strenuous life requires more than genius and wealth. It means endurance and force. Health is the great business man's greatest asset. A Rockefeller sailing in the height of his daring career would give a million dollars "for a new stomach," Schwab to recover from the impairment of his giant strength spends in two years a fortune that would buy the town in which he was born.

One millionaire in New York employs a physician at \$10,000 a year to attend him—because he did not follow the system. Another, during a painful illness two years ago, contracted with a doctor to serve him exclusively for five years. Lately, conforming to the system by this

same doctor's advice and the example of his associates, he paid the doctor a large lump sum to end the contract.

But the physicians testify that the millionaire men of affairs are poor customers of theirs. Their system of health-keeping is not medical.

Fresh air and a change of scene, developed to a science and a system, is the New York multi-millionaire's panacea for all his ills.

"Go around and have a good time," said Schwab. The great remedy that has been discovered and adopted by these men is the open-air life. This is the aim of the "going around," and the "good time" is to make it palatable. The temperamental quality of the individual decides its cost—whether it amounts to a fortune a year or is itself an economy of a city man's expenditure.

That Russell Sage, in his ninetieth year, is still active is due to his systematic care for his health. His exercise and fresh air he got in walking to and from his office daily. James Stillman, president of the largest bank in New York, has made it a rule to walk several miles daily—often to and from Wall Street and his home in Seventy-second Street.

As the stress of the strenuous life has increased in recent years those at the top—the great captains of

finance and industry—have changed their routine of life to endure the pressure. They have cultivated:

1. Increased leisure.
2. Outdoor recreation.
3. Some special fad.
4. Divided responsibility.

As to the first of these the other hours of most of great men of affairs do not exceed four hours daily; in many cases only two. Those who have more take frequent and long vacations.

As to the second and third, there are few of the working millionaires of this city who are not addicted to one or more special forms of outdoor recreation, to which he devotes more hours than to his indoor business tasks.

Divided responsibility has become a necessity in the enormous proportions and detail of the great enterprises. The corporation relieves the individual; but, more than that, by dividing his interests among many corporations he has less care than if his wealth were involved in one great enterprise, and he the source of prime responsibility for that one.

August Belmont is a type of the multi-millionaire man of affairs who follows out this system. Mr. Belmont is one of the hardest working capitalists of New York, and also one of the chief of those who pursue a programme of "going around and having a good time."

Mr. Belmont is the president of a field club at Garnet, S.C. One of his sons is vice-president of the club, another treasurer, the third secretary. These constitute the entire membership.

The club owns at Garnet several hundred acres of land, on which there is good hunting and fishing. Mr. Belmont visits this place two or

three times a year, where he hunts, fishes or rides on horseback. He spends a part of each winter in Florida. At Balyton, L.I., he has a place for the breeding of horses and dogs, and a country place at Hempstead, which he visits frequently. There the automobile, his ponies and polo and the driving of fast horses interest him and keep him in the open air. In summer he spends some time on his swift yacht, the *Pintah*. His interest in horse racing and the breeding of fine horses takes him to Lexington, Ky., and elsewhere beyond the limits of his own racecourse and others near this city.

Yet Mr. Belmont neglects no feature of his vast business affairs, whether it be in his great banking institution or as President of the Interborough Company, controlling the subway and elevated railroads of this city, or in any other of the score or more of corporations in which he is interested. Wornied with months of work in his city office, his yacht or private car or automobile is ready on the instant to hear him away to diverting scenes and the out-door life.

John D. Rockefeller, sr., after a fortune was spent on doctors and medicines, found the health he had despaired regaining on the golf links at Lakewood and his summer home in Westchester County. In his sixty-seventh year, he, to-day, devotes more time to the out-of-door life than to his business affairs.

J. Pierpont Morgan misses no chance for the open-air life, and lives it systematically. His great engine of a body has never broken down, but, it may also be said, he has never given it a chance. The automobile, a trip to Europe once or twice a year, the summer spent on his yacht, places him in line with the system of

health preservation. From June to October Mr. Morgan practically lives on the Corsair, which cruising in nearby waters brings him to the city often daily.

What the strain of modern business life can do to the strongest constitution not properly safeguarded is shown by the case of Charles M. Schwab, a man of enormous physical strength and vigor. Under this strain Mr. Schwab, three years ago, when he was President of the Steel Trust, awoke to the realization that his magnificent health was failing. Then began the efforts for its restoration, which have continued until today, when now he is one who sings to the dyspeptic young Rockefeller the praises of the system that has saved his life.

Much more than half of Mr. Schwab's time for the last three years has been spent in outdoor recreation—yachting and automobiling chiefly.

After his health collapsed, Mr. Schwab went to Europe in the fall of 1902. At Paris, in February, 1903, Sir William Richard Gowers, an eminent specialist on nervous diseases, and Prof. Ehrh, of Vienna, were summoned to advise him. Then he spent some weeks cruising in the Mediterranean in his yacht, the *Margarita*. Returning to this country, he explored the New Jersey roads on a 70-horse power automobile, and lived for ten hours a day continuously in the open air. In February and March, 1904, he spent three weeks automobiling in Southern France. On April 8, 1904, he went to the Pacific Coast in a special train to inspect mining property, but more for a month's outing. In June he went again to Europe, for twenty days, and when he returned he brought

with him two huge automobiles. On his last trip abroad—from March 1 to May 20 of this year—Mr. Schwab rode in a 140-horse power automobile from Paris to Monte Carlo, among other long motoring trips.

But this pleasuring was not to the neglect of business, for Mr. Schwab's tour took him to St. Petersburg, where the Steel King and the Emperor of Russia agreed on some work for the former in rebuilding his badly wrecked navy.

Henry H. Rogers, the executive head of the Standard Oil Company, is a devoted yachtsman. His steam yacht, the *Kanawha*, won the Lysistrata (Bennett) Cup in 1903 and 1904. He has taken many long cruises on this famous boat. Only since his breakdown in health, after an attack of appendicitis, has Mr. Rogers employed a physician.

Charles R. Flint, whose varied activities in the last decade extend from fitting out a fleet of warships for Brazil to organizing many American manufacturing corporations and buying street railways and steamship lines, finds his recreation in yachting and driving. He owns the speedy yacht *Arrow*. He believes in the strength-giving power of the outdoor life.

John W. Gates, the copper magnate, takes all the open-air life he can get. He hunts and fishes and yachts and autos. With his son, Charles G. Gates, who has the only sidewheel yacht in existence, the *Clermont*, he attends the races, going by the little steamer to the Brooklyn Yacht Club landing, where his auto meets them.

Alexander E. Orr, Chairman of the Rapid Transit Commission, has preserved his vigorous health by spend-

ing his summers in the open air. One of his favorite pastimes has been fishing at Gardiner's Island for sea bass, going there at daybreak in his steam launch from Montauk Point. A part of this summer he will spend in a European outing.

James B. Dill, the wealthy corporation lawyer, is a great horseback rider and automobilist. Trout fishing at the Rangeley Lakes in Maine has also contributed to his programme of outdoor life.

William K. Vanderbilt, sr., takes to fast horses and yachting. James R. Keene is another devotee of fast horses. John Jacob Astor is a votary of the automobile. William Rockefeller hunts and fishes. George Gould plays polo. Henry Clews is a walker and drives much. J. Edward Simmons walks, rides, drives and plays golf.

Many of the New York millionaire business men spend money freely to make it convenient for them always to secure their favored form of recreation and relaxation. To their yachts, automobiles and horses they add private railway cars of luxurious comfort.

It is not a far shot to rank these cars with the millionaire's health system machinery, for they take that place even when used in business trips. At Palm Beach, Fla., a few months ago, the private cars lining up in the railway yards often numbered a score or more, including the magnificent coaches of August Belmont, George Gould and H. M. Flagler, and those of Stuyvesant Fish, Dr. Stewart Webb, George Vanderbilt and R. Livingston Beekman. Charles M. Schwab's private car, the *Loretto*, is the most elegant in the world, the brass beds in Mr. and Mrs. Schwab's staterooms costing \$10,000 each.

All these wealthy men, whose favorite outdoor recreations have been named, are active in stupendous business affairs. They are not the idle millionaires. Their recreations are as carefully systematized as their business, and are as important elements in their successful career. They gain and preserve health of body and clearness of mind and firmness of nervous strength to endure the strenuous life by spending more than half their time in the open air.

The Locomotive.

BY MARY FLOYD McMULLEN

A tilting knight across the fields and plains,
With waving smoke plume in his helmet bright—
The ranked forests fall before his might,
The mountain's heart is pierced,
And prostrate neth his conquering tread
The pallid waters spread.
Nor was a paladin of old, perchance,
More pulsant in the realm of high romance.

—From *Everybody's Magazine*.

The Executive as an Employer.

BY HERBERT J. HAPGOOD, IN SYSTEM.

By all odds the most important and the most difficult of the executive man's duties is that of employment—the handing of the men under him. An employer who knows the right man to select, the right man to promote and who can discharge an employee when necessary is a rarity.

EXECUTIVE ability has been aptly defined as "the art of earning one's living by the sweat of another man's brow." While the executive may not live by the sweat of his own brow, he must by the activity of his brain, and must push the mass of detail work upon someone else in order to leave himself free for things of more importance.

But it is wrong to imagine that after doing this he has anything like an easy time. In almost every successful, growing business the executive head is by far the hardest worker. His desk may be comparatively free from the detail matters which are piled up in front of his assistants, and his office hours may be shorter, but he is really working harder than anyone under him. The necessity for knowing at all times just what each of his assistants is accomplishing makes all their duties in a sense his own. In addition, the problems he faces are too big and momentous to be locked inside his desk; he must carry them home with him and give to their solution the most intense mental effort.

By all odds the most important and the most difficult of the executive man's duties is that of employment—the handing of the men under him. No matter how brilliant the methods he devises or how large his own personal capacity for work, he must be able to secure men capable of carrying out his plans, and must possess the art of holding those men in his

service and keeping them keyed up to the highest pitch of loyal effort. And the executive man needs to know not only how to hire, but also when to hire.

In the city of Pittsburgh are two wholesale houses occupying adjacent places of business. One of them with wealthy silent partners has been established for years, while the other is comparatively new in the field. But the young company is doing double the business of its competitor and is forging ahead every day.

The older establishment's policy of handling its working force gives the reason for this condition of affairs. Through too much conservatism or ignorance (I don't know which), this company has retained in its service year after year employees who have long outlived their usefulness; its working force is clogged with incompetents. Its methods to-day are at least fifteen years behind the times, its sales force is only half its former size, and there is no system to separate and promote the money makers of the business from the barnacles long attached to this sinking ship. Either this company does not know when to fire, or it lacks the courage to do so. The expense of a half-pay pension system if established ten years ago would have been the salvation of this firm.

When a large eastern railroad system changed hands several years ago, the new general manager made the major condition to his accepting the

position that he should have absolute authority to dismiss the heads of any or all departments, and the selection of new ones. The request was granted with some reluctance as almost every one of the directors had some friend connected with the road whom he wished to keep in power.

The new manager was not hasty in his judgments. He watched the work of the various departments closely, and gave each one a thoroughly fair show. It was six months before he was ready to make a single change of any importance.

Then the heads began to drop into his basket with surprising rapidity. For two weeks hardly a day passed that the newspapers did not announce the "resignation" of some important executive. The chief auditor of the system, a \$10,000 man, went down and out as quickly as the superintendent of one of its small divisions.

The directors were indignant and protested to the general manager.

"You are discharging our best men," they said.

"Yes," he replied, "but I have better ones to fill their places."

The directors were not easily convinced for the road was then doing fairly well. The report for the second year of the general manager's administration was a vindication of his judgment. In a year when conditions were not the most favorable, the running expenses of the system had been greatly cut down, many permanent improvements had been made, and the volume of freight and passenger traffic had been largely increased.

The general manager, who was a new figure in the railroad world, made a name for himself and started the system on a new era of prosperity by knowing when to fire, and by re-

placing mediocre men with top notchers.

The president of a very large eastern company makes the employing and managing of his men his principal duty and gives to it the largest part of his time.

"And why not?" he asks. "Our business is so large that I can but roughly outline the plans for it. I must have men—capable, energetic, trustworthy men—to carry out those plans, men who will grasp my ideas with intelligence and enthusiasm and turn them into cash results. All men cannot do this. The success or failure of my business depends absolutely upon finding men who can, and upon directing their work to the best advantage."

The most successful executive men seem to have an inborn talent for judging whether a given man will meet their needs. They decide his acceptance or rejection quickly and apparently without effort. "He'll do," or, "He hasn't got it in him," says the general manager of a large mercantile company after talking a few minutes with the applicant; hat the working force which this man has gathered around him is sufficient proof that his quick judgment is seldom wrong, and that when he sets out to try brains he accepts no substitute.

The late P. T. Barnum was an employer who judged men in this quick, snappy fashion. With a few data concerning a man's record at hand, he used to say that he needed only to get a look at his eye and hear the sound of his voice to decide if he was a man he could use. And Mr. Barnum's judgment, hasty as it seemed, was ninety-nine times out of a hundred sound. Although his success is usually attributed to his skill as an advertiser, it would have

been of little value unless backed by the efficiency of the lieutenants with whom he surrounded himself.

Some employees who know how to buy ability do not know how to use it when they get it. They are like the politician who "had no trouble in buying votes, but couldn't make them stay bought." They lack that mysterious something—we call it strong personality, respect or tactfulness, for want of a better name—which enables them to set five dollars worth of work for every dollar of salary, and at the same time keep their men loyal, enthusiastic, contented.

Men with this inherent ability for buying and using the brains of others are extremely rare, but fortunately this faculty can be acquired to a greater or less degree by men not endowed with it by nature. Were this not so, executive men would be even higher priced than at present.

The late Daniel S. Lamont, whose successful career is still fresh in the minds of the public, used to say that he was not a born executive. When he went to Grover Cleveland, then Governor of New York, as private secretary, he was a newspaper man with practically no experience in executive work. He was, however, a man that knew how to grow and by close application and observation he made up for the lack of executive training, and fitted into his new duties with an ease that surprised both his employer and himself.

The experience of the most successful executive shows one or two cardinal principles which can be followed to advantage in handling men.

One of these is: Know your employees. No employer can afford to neglect dismissing the incompetent man or to delay promoting the deserving. It is hard to say which of these mistakes is the more dangerous

for either will demoralize a good working force. Every man who has worked his way up from the ranks knows how disheartening it is to see an incompetent man kept on the payroll and perhaps promoted over the heads of the really capable. As for competent men, they are assets too valuable in these days of keen competition for human ability to be lost to a rival firm through failure to recognize their value.

In just this way a western bank lost a valuable employee. He had worked his way up from messenger, had installed some unique methods, had established a savings department, and through his own efforts largely increased the bank's business. At last he was practically in full charge of the institution, but his salary and his title were in no way commensurate with his ability.

He was too capable to remain long undiscovered, and one day an offer came to him from the east. Realizing at last what a valuable man he was, his employers offered him the title and salary he deserved. But they were too late, he accepted the new position and to-day he is cashier of one of the leading national banks of New York City.

The head of every large business gives much time to the study of the special qualifications of the various men filling executive positions under him, so that he may know just how much he may rely upon them.

The only way to avoid the Scylla of retaining incompetents in your employ and the Charybdis of losing competent men, is to know your employees. The good executive has so thorough a system of frequent reports from his various subordinates that he knows the dollars-and-cents value of every man. He also has a personal acquaintance with his work-

ing force like that of a well-known department store manager of exceptional executive ability who can call by name every man, woman and child in his employ, whether he meets them in the store or on the street.

This man's employees feel that he is their friend, that he is personally conversant with what they are doing from day to day and that whether they succeed or fail they will get their just deserts.

The executive must hold the respect of his employees, but if he is the right sort of a man he can do this and still be their friend both in and outside of business hours.

The remarkable success of the last Republican national campaign was in great measure due to Mr. Cortelyou's intimate knowledge of his lieutenants all over the country and what they were accomplishing. His natural executive ability and experience in details had taught him the vital importance of such knowledge. So he installed a system of frequent and accurate reports which brought to his desk every morning full details of the progress of the campaign from Maine to California. These reports enabled him to weed out the incompetent and untrustworthy men wherever he found them in a way that shocked politicians of the old school. He made national politics a scientific business proposition, instead of a tremendous gamble.

Every successful sales department illustrates the importance of keeping tabs on employees and their work. In the general offices of the Smith-Primmer Typewriter Co., for example, is a set of maps, one for each territory into which the United States and Canada are divided. On these maps are pegs which can be moved about to indicate the progress of the various salesmen through their territories.

The mails bring to the sales-manager every morning reports showing just where each salesman in the organization is and just what success he is having. At a glance, the maps show how the sales force is distributed.

The good executive must never lose his temper or his head. When "the boss is up in the air" the whole force under him is demoralized, from his private secretary to the office boy. Men work better when they know that the man at the helm is always cool, calm and cheerful no matter how dark things look.

It is because of the necessity of knowing one's employees that the best executives are usually those who started at the very bottom of the ladder. Having done various details of the work themselves they are better able to direct others in doing it. Therefore, their employees have more confidence in the honesty of their censure or their praise. As it is often expressed, "the old man must be right because he's been through the mill himself."

It is this kind of confidence that men in the service of John B. McDonald have. They know that he knows the contracting business from the ground up and when he tells his lieutenants that a certain piece of work is possible, they go at it with the enthusiasm born of belief in ultimate success. Dishonest employees hesitate to try to deceive a man like Mr. McDonald for he knows the business too well.

The railroad systems of the country were for many years a striking example to the rest of the business world of the value of loyalty in employees. This was due to the fact that in the railroads more than in any other line of business at that

time the men at the head were those who had worked their way up from the ranks. It is doubtful if American railroads would have enjoyed such remarkable prosperity if they had not had as general managers and presidents men who began as trainmen, clerks, or rodmen.

The men who run a business make it a success or failure. Is it any wonder,

then, that executives who know how to select right men and mould them into a harmonious, result-producing organization are so sought after to-day? They command princely incomes—these men with the ability to organize and inspire their fellows—but they are worth every cent they get, for the life of the business rests with them.

From Station Master to Prime Minister.

(NEW YORK TIMES.)

Few careers have been so uniformly successful as that of Serge Witte, who has risen from humble beginnings to be the foremost man in Russia at the present day. No obstacle seems to have been able to hinder his progress. He has been the right man in the right place from the outset.

HISTORY tells us of peasants who have become popes, of beggars who have become prime ministers, of a sheep herder who became a king, but in no record of the past is there a more astonishing story than that of the assistant station master who has risen to be the first Prime Minister of Russia, and who, if he escapes assassination, is more than likely to be the dictator of the vast empire which is now nominally and only nominally, ruled by the Czar.

When Serge Yulevitch Witte was born at Tiflis fifty-six years ago he was blessed by two fairies who seldom combine their gifts—the fairy who gives Forcefulness and the fairy who confers Opportunity. Very seldom, perhaps once a century in a single country, do these two fairies take a child under their protection, and when this happens that child, no matter what his restraints, his handicaps, his lack of those things that make for success, conquers and prevails. Nothing can stand against him.

Such a child was born in New York City forty-seven years ago. Such another child was Serge Witte. He started with all the disadvantages, or nearly all. It was almost as impossible for him to become what he has become as it would have been for the son of a mujik. His father was of German descent and was a minor official at Tiflis. His mother was descended from a noble Russian family, but the Wittes were obscure people, and Serge, in the natural course of events, could not expect to look forward to anything better than a small official position in some provincial town.

It appears that Witte himself at first thought such an outlook hopeless, and he became a student at the University of Odessa with the idea of afterwards securing a professorship. At the university he won high honors in mathematics, but after he had been graduated he changed his plans. He entered the service of a railway in the south of Russia at a salary of \$50 a month. The line was

owned by the Russian Steamship Co., and before long Witte's ability began to attract attention. Witte advanced from one position to another and at length became general superintendent of the railway.

Then Opportunity began her work, and she put Witte on the first rung of the political ladder by means which were remarkably like those she employed later in his career. What seemed disaster for the young man was actually his success. There was a serious accident on the line of which he was superintendent, and he was held to be responsible. He was summoned to St. Petersburg to give evidence at an official investigation, and while in the capital he made such an impression on the officials of the Ministry of Finance that, instead of going back to the Crimea a disgraced man, he returned with his resignation in his pocket—a better post, on one of the Government's lines, had been offered him.

Soon afterward Opportunity took care of him again. The Russo-Turkish war began, and the Russian Railway Department gave an exhibition of incompetence and corruption not surpassed by anything displayed even by the Governmental departments which are held responsible for Russia's recent disasters in the Far East. It looked as though the campaign would be a success before it was begun because of the pitiful incapacity of the railway officials. They did not know how to move the troops, no one could tell where any particular regiment was, soldiers were sent on long journeys without food—everything was in a state of chaos.

The St. Petersburg authorities were helpless. It seemed that they had no one to whom to turn who was capable of unraveling the tangle. At length

somebody remarked that there was one small section of the country in which things seemed to be going right. Inquiry was made, and it was found that the lines over which Serge Witte had control were running with no hitches, that difficulties passed on to Witte by officials elsewhere were being straightened out. What to do was obvious. Witte was summoned to St. Petersburg and returned to the Crimea with greatly extended powers. He was stationed at Odessa, and in a short time things were running with machine-like precision.

From that time on Witte was a known man, and after the war he was ordered to St. Petersburg and instructed to prepare a scheme for the unification of the traffic of the empire. But Opportunity had said much to do for him before he was even well on the way to his present position. He was still handicapped by his obscure birth, he lacked all the graces that are supposed to make preferment easy, and he had further damaged his chances by marrying a Jewess at Odessa.

Opportunity helped him along by an accident to a train which was carrying the Czar and his family. Nobody was hurt much, but of course the Minister of Ways and Communications resigned, and equally of course his resignation was accepted by his infuriated master. Witte was appointed to the vacant post. He immediately began the preparation of plans for the great Trans-Siberian Railway, which later, as Minister of Finance, he carried out.

His appointment as Minister of Finance came about in a curious way. Wysznegradsky, the Finance Minister, became incapacitated by paralysis, and the Emperor offered the position to several officials.

"I shall be honored and delighted your Majesty," said the first. "But may I ask that M. Witte be appointed as my chief assistant?"

"Your Majesty," said the second. "I will accept the position, if I may have M. Witte to help me."

Every one of those to whom the finance portfolio was offered said the same thing. Even a Czar of Russia can see clearly if the object is sufficiently plain, and the upshot was that the Ministry was offered to Witte. What he did as Minister of Finance is so well known as hardly to need recapitulation. In ten years he increased the revenue of the country by \$500,000,000 a year, he built the Trans-Siberian Railway, he created a Russian merchant marine, he encouraged manufactures in every possible way, he made the sale of liquor a Government monopoly, he substituted a steady for a fluctuating currency, he invited foreign capital to invest in Russia and foreign manufacturers and experts to settle there.

And how he fell is equally well known. In spite of what he had done he was not liked by either sovereign or people. A dominating personality must always have many enemies, and the Czar's relatives and the court officials became frightened at the power which this man was gaining. At length their intrigues against him succeeded, and he resigned the Finance Ministry. His downfall, the triumph of his enemies, appeared so complete that there were few who believed that he could rise again.

But Opportunity was still on his side. The Russo-Japanese war began, the result of the obstinacy of Witte's foes, and disaster after disaster, the result of their incapacity and dishonesty, befell the Russian arms. The negotiations for a peace

conference were successfully concluded, and the Czar nominated M. Muraviev as his Chief Plenipotentiary. Muraviev fell ill and Witte was chosen in his stead.

That he was sent to America in the full belief that he would fail seems certain. But instead of failure he achieved a success so brilliant that the world is still wondering how he did it. He went home. (That the Czar has always disliked him and often feared him has been reported so many times from so many sources, that no doubt can be thrown on the statement. The Czar congratulated him on his success and ennobled him. That was to be expected; nothing less was possible.)

But now the Czar unhesitatingly turns to him when the throne is in danger, turns to him for aid and advice, lets him make his own terms, tells him to do what he will if only he can save the dynasty. The events in Russia which led to this imperial surrender again provided an opportunity for Witte. And he has seized it.

When, one day last Summer, the steamship Kaiser Wilhelm II. arrived at Hoboken, there were many celebrated men on board. The newspaper reporters and photographers on the pier, however, were interested in only one of these men. He had never visited America before, and his features were unfamiliar to most of those who were waiting for him. They wondered how they would be able to recognize him.

And yet, when the steamer reached her berth and the newspaper men were allowed to board her, not one of them failed to pick out of the crowd of eminent Russians collected in the smoking room Serge Witte, the man whom they all sought. This man seem-

ed to carry with him the invisible attributes of command, seemed to radiate power.

How was it that those newspaper men, by an unconscious process, were able so easily to distinguish Witte from the officials surrounding him? If one were able to answer that question one would be able to solve many a historical problem now and for ever to be unsolved. Analyze Witte's features, his bearing, his conversation, and one arrives at nothing but the commonplace. He is a big man physically, but he is by no means imposing looking. His features are unremarkable. His manner of holding himself is best described by the word slovenly. There is nothing brilliant about his speech. Even the "hypnotic eyes" which, according to the novelists, are an invariable attribute

of great men, are conspicuous only by their absence. Witte's eyes are sleepy, and he generally looks bored.

And yet, wherever he goes, whatever he does, whether he be among friends or enemies—and it is usually the latter—he dominates all. It was the case at Portsmouth. There were four plenipotentiaries, but the attention of the guests at the Westwörter Hotel, of the crowds in the streets, of the press correspondents, was centered on Witte. And when he sat at that table in the navy yard and discussed the terms of peace—he had his way.

Forefulness and Opportunism—they have carried him to the highest position a subject has ever held in the Russian Empire. How much farther they will carry him the world is watching to see.

Perils in Retiring from Business.

CHAMBERLAIN'S JOURNAL.

Most men look forward to the time when they can retire from business with the highest of anticipations. But few realize just what a change it implies and how discontent steps in and makes life a burden. The writer illustrates this phase of the question by a reference to actual cases.

OUR village by the sea lies in a district of large towns, and is steadily rising in favor as a health resort. Though quiet in winter, it is bright enough during the summer months, when the excellent sands and other holiday essentials attract large numbers of visitors. Moreover, it has some good shops, is partially paved and well lighted, and boasts a convenient railway connection with the larger county towns. These considerations have brought to the spot quite a number of people who have retired from business, and who are therefore able to arrange

the economy of their lives without regarding toil for to-day or knowing care for to-morrow.

The place is homely and hospitable to a degree, and this gives the observer many opportunities of noting the methods of those lives, apparently so free from the needs that fetter and limit existence. It might be supposed that observation would result in a certain envy; but this is another of those cases in which the ideal and the real are far removed from one another. Somewhere, in more than one of these stories, a link has been missed, and the truth is

previously unlike the generally entertained conception of comfort and ease. It leads almost irresistibly to the conclusion that a favorite mark of toiling thousands—*independence* and *timely retirement*—may in many cases prove little better than a snare.

There is the ex-superintendent of police. For years he was a familiar figure in the great county town, and had friends or syrophants in every street. Gifted for his profession, he became a successful and respected officer; but all through his career he saw clearly the ultimate goal of a superintendentship, with immediate retirement upon a substantial pension and an evening of leisured years. His chance came quite early, and he was able to resign while all his faculties and much of his energy remained. After a while he came down to our village and bought one of the modest bay-windowed cottages on the West Cliff.

His time is his own, and as his needs are few, his pension accumulates steadily. When he is in good health he is an excellent companion, for he remembers many sensations, and can furnish his hearers with curious sidelights upon police life and British law, and remarkable instances in human nature. But frequently a species of indisposition comes upon him, when his face grows gloomy and his manner becomes curt; and it was this indisposition that puzzled me so much until I noticed how eagerly he looked forward every week to his *Police Review*. Afterwards I marked him standing evening after evening among the shadows of the little railway station waiting to secure the first copy of the evening paper which comes down to us with the last train from town. At last it began to be home in upon me that

when those items stood together this man's tragedy was told. He was a plant uprooted and dying because it had lost its soil, or he was a keen player looking over a wall at the game from which he had retired too soon and forever. Equipped only to be a gladiator, he left the arena to become a spectator, and is now slowly learning that he made a mistake. His face lights up strangely when the local constable, a lanky recruit who admires and envies the pension, deigns to salute him in passing.

Then there is the ex-manager of a factory, a stalwart man well on the hither side of sixty, with a ruddy face which seems to glow with the pleasant humors of life. Three years ago the factory was bought by a syndicate, and his position was wanted by one of the new owners. He was offered another of a superannuation, or at that time he might well have secured a place under other masters. But he had always looked forward to a timely retirement, and he was glad that it had come so soon. At our village he had spent his summer holidays once, and he came back to it now for his long vacation, his Indian summer. He has a larger pension than the ex-superintendent, and he has bought a larger house with a larger garden.

His temperament is a genial one and he had never allowed business to become a too absorbing interest. Now he reads much, takes long walks across the sandhills, and is quite an enthusiastic worker for the parish church; but it cannot be denied that he seems oddly out of place in our village. Already he has begun to feel a lack. "It wouldn't be a bad idea," he remarked one day when we chanced to meet—"it wouldn't be a bad idea if one could take up some kind

of light business, seeing that one has so much leisure. Not to fill up one's whole time, you know, but only!"—And there he halted, perhaps remembering how impossible it was to go back, and also that the present thing was the thing he had always set his heart upon. He will probably leave our village in a year or two, under the impression that it is too dull for him; but he cannot leave the new life, and no minor change will meet his necessity. Or, perhaps, some day out on the sandhills he will realize the truth, and that day will be one of the saddest in his life.

There are others here in like case, forming a little band quite distinct from those who have retired from business because of advanced age and incapacity to continue. In a large house on the parade live an ex-physician and his wife. The man is round and bluff, with a strident voice, and the woman is somewhat thin and keen, with alert eyes and resolute lips. After one quiet year in their new house they resolved to take in summer boarders, a course which our village folk, wrongly but not unsympathetically, attributed to desire for profit. There may have been something of this, but at most it was only one strand in a strong cord. Then there is an ex-broombearer of little more than forty, a fair little man who was doing an excellent business in a large manufacturing town. Just as he had secured a competency by untiring diligence and tact, his wife's health gave way, and he seized the opportunity to carry out this early the retirement which he had regarded as twenty years distant. He has taken to building now, and it may be that he will contrive to take root in the new soil; but he will never grow so well again as he did be-

hind him husy coenter. Last of the group is an ex-drafter, who made himself "independent" by selling his business at a fortunate moment. He came down here to live a life of ease and freedom, but lately he has begun to make frequent visits to the town. I have met him there twice, walking forlornly in the High Street. He will not enter the old doorway and tread the old floors again—he would not do it for worlds; but he hants the scene at intervals in a singularly unreasonable way.

All these men are good specimens of the British worker of the sasser class—the kind that cherishes an idea of life which is not concerned only with the heaping up of riches and the grosser considerations of existence. Indeed, this fact supplies much of the pathos and much of the irony of the situation, for if they had been nothing better than mere money-grubbers they would certainly have remained in their proper places. But their ideal was not built up of knowledge but rather of sentiment, and it has led them into a hard place. Day by day the fact grows upon me that they are strangers in a strange land, foreign to the sard and stagnant life of our seaside village. They had each his sphere, and a faulty conception of life persuaded him to leave it. There is no going back, and they cannot turn to other things; but they have no equipment for these changed conditions, and now their universe is empty of the one thing that made existence a life indeed. Nature's call to retirement is plain enough when it comes; but it never really came to them, and she has no place for them outside their lost places, no room for them in her economy. It may almost be imagined that she turns away from them,

impatient that they should have known life and themselves so imperfectly after living so long.

So, in a way, there is no present life for them, and their existence is akin to that which ghosts may be supposed to enjoy. I meet the ghost of a police officer on the beach, a haunting, restless, purposeless figure with a cloud upon his brow. Along the cliff comes the ghost of a manager, seeking in vain the peace which he lost finally when he first set himself to seek it; and in the main street I come upon the ghost of a tradesman who haunts in mind the busy counter which he has transferred to some one else.

Paradoxical as it may seem, the man who thinks of retiring from business may well pause to consider his prospects. After all, money cannot secure the independence of which he dreams, for much more than a

pension is needed even for those quiet days of life's evening. There must be certain qualities of soul which will harmonize with the changed conditions, or instead of rest and peace there will be the misery of unrest.

There are so many to whom life is just one thing, although they may not realize it; and these will do well to hold their places until the unmistakable summons comes. Nor is it less true that he that stays too long sins less than he that goes too soon; for while the former sins against himself, the latter is a danger to his fellow-men. So many of them have no eye for things below the surface, and he and his pension encourage them to set for themselves a mark which may be their ruin. Following that example, they may close a career of honest toil with an irredeemable error.

A Female Training School for Sleuths

BY N. C. MARBOURG, IN BROADWAY MAGAZINE.

A woman detective is said to excel in intuition and penetration. She is qualified in many other ways to act as a professional detective of crime. Thus it is that there has been started in New York a school for training female detectives, who are afterwards used to advantage in stores and hotels.

IN considering the detective force of a great city, it is a matter of doubt if the question ever arises as to how a man or a woman receives his or her training in the profession of sleuthing. It is generally and erroneously conceded that a detective is born, not made. No greater mistake. Detectives are most carefully and deliberately constructed—moulded into shape by a long and arduous training, so as to fit into every requirement of a calling that demands

extraordinary tact, shrewdness, courage and imagination.

Given a certain amount of fearlessness, a love of adventure and a facile aptitude of deduction, every faculty is trained in a certain direction, all knowledge is focused toward the ferreting out of secret thoughts and hidden deeds. It is, in fact, the developing by every possible means of a Frankenstein turn of mind, for an evil intent is always presupposed, and from the point of view of the de-

tective a man is guilty until he is proven innocent.

There is a school in New York, on West 27th street, where women are trained in the complex art of sleuthing. More power to her, too, for she has been discovered of late that she is capable of keeping a secret, as sundry great corporations know, to their infinite relief.

Miss Edith Lee was the first woman in the United States to whom a detective's license was granted. She has been active in sleuthing for 15 years, but having decided that the life is too strenuous, with a woman's delightful contradiction, she has recently opened a school where women are systematically trained in the ways and methods of trapping one's neighbors in evil doing.

Now, a detective's life is filled with excitement and adventure; it would be folly to try to deny it. But, whether this silent partner of the law lives in a famous Baker street with a Boswell like Dr. Watson, or whether it is but a little Harlem flat, has little to do with his method of work.

To return to the school and the problem of women in general as detectives. Many men will not yet admit that a woman is capable of using that keen discernment necessary to the art of "shadowing" and working up a clue. But what she lacks in concentration she makes up for in intuition and penetration. A woman guesses at a secret, and puts her finger unerringly upon the closet that conceals the family skeleton.

The methods of instructing a woman and a man are vastly different, for a woman must go to many places and do many things that are quite beyond a man's business or place. For instance, every woman must be an expert manicurist. Undoubtedly, this

seems quite absurd to a layman. Surely Sherlock Holmes knew nothing of this sort. But trades alter with the times.

When a woman contemplates this mode of making a livelihood she must make up her mind to be willing to fill the position of ladies' maid or common slavey, if in this way she may become the possessor of knowledge those employing her would have. She must lose all superficial pride, be willing and ready to sink her identity in a disguise. In fact she must live as in a passing show and consider her business the work of one who moves and plays a dual role in the great drama of life. She must be a little of every sort and do a little of everything passably well.

Every morning from nine until ten the little class is at work over the tables in the training rooms. Miss Lee herself acts as instructor, for, she knows all about the work. The pupils treat each other's nails. They also practice the gentle art of repartee, on a set plot. For instance, one of the young women represents the party who is reluctant to give desired information; it is the detective's work to, if possible, extract this knowledge from her by artful conversation, but in so skilful a manner that, like the man who has his pockets picked he does not discover the loss until it is too late.

There are three kinds of detectives. Store detectives, those who work in hotels, and women who take special cases, either criminal or civil. For all are the manuring lessons necessary, but more particularly for the one who works on outside cases. For her this knowledge is of great importance and gives an entree into homes that would otherwise be closed to her.

Nearly every detective first works in hotels and stores. This gives her a practical knowledge that she cannot gain in the school.

Perhaps the most interesting and unique step in this schooling is the lessons given in "shadowing." To learn to conceal your identity and to change your appearance to such an extent that you may constantly appear before the same person or persons and not be recognized by them is truly an art.

This change in appearance is what we call a disguise, and though the detective stories have made of the phrase something at which most of us smile indulgently, still to wear a disguise with ease is part of the profession to be considered very seriously.

A woman in real life who is doing detective work does not resort to wigs, squint eyes or men's clothing. Her clothes mainly constitute the properties of this little piece of acting.

For instance, when she starts out on a case she may be quite herself in dress for a day or so, sometimes longer, without arousing suspicion on the part of those she is watching. Instantly she detects the slightest sign of suspicion under her eagle eye she changes her clothes; this she can do very quickly. The first gown she wears is a long one with a trail; a hat that looks like a picture hat, but has in fact only the trimming lightly pinned or tacked on. This hat in winter is soft felt and when the trimming is removed becomes a sombrero walking hat in which she deftly pins a pom-pom, putting the other trimming in the long pocket of her discarded skirt. A long, loose coat has been worn with this suit. It is also removed.

We then have a woman in a short business suit, wearing glasses and a heavy automobile veil; this veil covers the upper part of her face, almost hiding the eyes and drawn down at the sides after the fashion of wearing the veils in a wind.

It is really wonderful after all what a wonderful difference this change of costume makes; the other clothes are left some place and are called for later.

When the case proves one of long duration it is sometimes necessary to have two women work together, for what are known as "legitimate disguises" soon lose their value, and one cannot risk the stimulation of too much suspicion on the part of those being watched, for no detective will ever think for an instant that the people she is "shadowing" are less wise or precocious than herself; she must count on an over amount of this quality rather than a dearth, for it is better to be a little too cautious than not enough so.

The technic of disguises comes before the lessons in shadowing, and as all is very practical at the school, a pupil is given a supposed guilty party to follow and trap.

A young woman leaves the house with a given route marked out for her by Miss Lee. You may depend upon it this route is a difficult one for the detective to keep track of, for Miss Lee knows the places that are most confusing to work in.

Just behind the first young woman goes one of the student detectives. It is the detective's duty to follow her, make her acquaintances if possible, and at the end of a given time return to Miss Lee with the report on the "case." This is all a bit of acting, but it is the practice the scholars

must have, and sometimes the one under detection slips away from her.

In this way she has a practical experience in changing her dress, and in resorting to any other way of altering her personal appearance that she may be able to invent. This branch of the detective work is the hardest, an hundred and one difficulties are attendant to it, it takes a shrewd woman to make a success.

The work of a store detective is much easier, and probably many women would select it as the pleasantest. The duty of a store detective is to keep her eye on every one in general. Sometimes she singles out some one in particular, then it is a case of "the goblin's 'I'll git ye ef ye don't watch out.' Self-consciousness is the enemy of every new department store detective no matter what the length of her schooling. She cannot immediately assume the mien of one long accustomed to work, and that air of indifference to those about her that she must acquire later.

But what she must do is to be alert in the detection of any person seemingly very fond of small articles and "portable property."

There is in the school a small counter on which are placed various articles. The young women play at shoping; one of their number assumes the role of detective. One of the young women, and only one, turns kleptomaniac or any other pretty or ugly name you want to call it by—and it is the business of the detective to locate her.

Sometimes it takes fully half an hour to decide upon the guilt of the nimble-fingered member of the company, and when the detective does, what happens? By and by the "shopper" starts to leave the store. Waiting until she is outside the door

the detective steps up to her and most courteously says:

"I beg pardon madam, but may I see you in the parlor?"

Of course, or rather, generally, the guilty one makes no scene and accompanies the detective. But if she shows an inclination to "hold," the detective quietly slips a slender handkerchief over the wrist and walking as though they were hand in hand they go to a little room set aside for the detective's use. Here the shop—her pardon, kleptomaniac—is searched.

To search a shoplifter is not so light a task as one might imagine. There are pockets everywhere. Bret Harle's "heavenly Chinese" doesn't begin to compare with this young woman. At such a number of pockets he would gasp and fairly walk off of his tea box.

There are pockets in the sleeves, skirt, and waist. Clips under the shoe and on the garter and belt. Little places in the hat that one would never dream of, and the hair is an excellent place in which to conceal small articles, especially jewelry. Miss Lee teaches her pupils how to search a suspected one; she is advised by store detectives of the latest devices conjured up by these people, and in this way a detective knows all there is to know about the searching business.

The life of a feminine sleuth is one filled with interest, excitement, but accompanied by fatigue. A woman who does general detective work may be called upon any time, night or day, to go out on a case. Many times it means much traveling and some danger. She must always be on the qui vive and able to meet all sorts of problems and conditions. She must know how to cope with all sorts of men and women.

In fact, she must be ever at the beck of stern duty if she courts success. Miss Lee knows well what the hardships of such a life are. After fifteen years at one profession one is generally pretty capable of forming some opinion concerning it. Miss Lee occasionally takes cases, but prefers now to teach. It is a deal easier.

"If a young woman," remarks this pioneer woman detective, "wants to take up this character of work she must be capable of three things. First, to keep a seal on her lips to those about her. Secondly, she must possess untiring energy and courage. A young woman who is afraid of the dark need not contemplate this work with any hope of knowing success. Third, she must be versatile to the extreme. To be a good ladies' maid, a waitress, fair cook, stenographer, or only typewriter, able to dance a little, sing a little, just enough for a chorus; these

are some of the things she must know. Aside from this she must have some idea of the legal side of things. Her constant association with lawyers' work will give her this.

"A woman detective I think is something what I should imagine an editorial writer must be; he must know a little of everything; he must know it for a certainty, and the more he learns about things and people the better an editorial writer he is going to make. I would not advise a girl with little physical strength to go into the work; but one with good health and a quick mind would well succeed."

This is what the woman who has spent many a day traveling incoast says, and surely she knows best. However, the life is interesting enough to try, and it is the opening of a new profession for women, one in which the men until now have been almost the sole "monarchs of all they survey."

The First Steps of Famous Business Men.

(THE WORLD MAGAZINE.)

Most of the great business men of to-day were poor boys at the outset and started at the very bottom rung of the ladder. When asked for the cause of their success they one and all explain it by hard work. Some extremely good advice is given in the following article which should be helpful to the beginner in the business world.

ANDREW CARNEGIE believes himself fortunate in having been born of poor parents. "I, fortunately, had to begin work very young," he says, "in order to earn an honest livelihood. The question to me was, what I could get to do, not what I wanted to do.

"When I was twelve years old my parents, who conducted a handloom weaving place, were gradually rendered poorer and poorer by the de-

velopment of the factory system. Circumstances finally became so poor that they decided to come to America. My father, mother, and young brother and myself made up the sad family that arrived at Allegheny City.

"My father immediately secured a place in a cotton factory and, as I saw the many things we needed at home and which the small salary he earned failed to provide, I determined to do what little I could to

help. I went to the same factory and told a man I wanted to work. I was only twelve, and I don't suppose I could have made much of an impression, but he finally saw how badly I did want to go to work and he gave me a position as "hobkin boy;" the salary, \$1.20, looked bigger to me than any money I ever earned afterward, and the day I received my first wages will always be the proudest and happiest of my life.

"From the cotton factory I went to a hobkin factory and from there to the position of messenger boy. Here was the first real step in advance that I made. It brought me in contact with things that were bright, with papers, books and with men who were constantly working with their brains.

"My success, no matter how it be measured, has been due only to perseverance and a constant effort to take advantage of every opportunity that offered itself. An opportunity lost is the greatest misfortune that can befall any man, be he young or old."

* * *

William H. Newman, president of the New York Central Railroad, has had a remarkable rise from the bottom to the top of a profession. Mr. Newman was born in Virginia in 1847. A little education, and then he drifted to the west. Railroad work was in its infancy, and it appealed to him as the place his energies could best be used. He asked for a position, but was told it required a man of experience. He asked for another and met the same answer. He finally found a place where a man might learn, and it was at the bottom. As a switchman on the Texas Pacific Railroad, in the little town of Shreveport, La., he began his railroad career.

He learned the duties of his position; he worked hard and became station agent. He learned his duties and the responsibilities of that position, and one day a general freight agent was needed, and he got the place. His rise from then on was rapid and earned.

His one rule for success and his only advice to young men, printed many times before and given always when asked, is:

"Work, work, work!"

* * *

Randolph Guggenheimer's life story as told by himself, contains the secret of his great success.

"I was born at Lynnhire Va., in 1848 and went to school there. When I was seventeen I came to New York, determined to become a lawyer. My capital was just large enough to give me board and lodging. I went into the law office of M. L. Townsend as office boy, sweeping out the office, emptying the waste basket and running all the errands. In return I was allowed to read Mr. Townsend's books.

"When it came the end of the week Mr. Townsend said, 'Boy, you've kept this office cleaner than any boy I ever had before; here's a dollar!' That was my first pay, and I continued to get that for several weeks.

"I made it my rule to save a little from every dollar I earned. In four years I had saved enough from my small salary to enter New York University. The day I was graduated and received my diploma I still consider the happiest and best of all my life.

"From that time my life has been one busy round of work. I have done only what any young man must expect to do. I have worked from morning until night, and after work-

ing hours I have studied. It is a grave mistake for any young man to come to New York who does not expect to work hard, but if he does, there is no place where he can succeed better."

John D. Crimmins was born in New York City in 1844, was educated in New York City and always lived here. It has been his pride and his hobby, and from its growth he has made his fortune.

"Any young man who will apply himself can do as much and more than I have done," Mr. Crimmins says. "The growth of New York that enabled me to succeed is nothing to the growth that is to come. I was born in New York, and I watched it grow. When I began to think about work, I saw no opportunity so great as that offered me by the growth of my own city."

"I had worked for several years after leaving school with my father, who was in the contracting business, and by care saved money. My father had little and could give me none. I began to buy property when I was very young, and I sold it as quickly as I bought it. I never held property on my hands. I bought a little later in my life a piece of property for \$9,000 and sold it for \$11,000. It is worth a million dollars now, but had I held it I should not have been so far ahead as I am now. The secret of success in my business is quick sales."

"It does not follow that every young man who comes to New York will succeed in trading real estate. All can't be traders, but all can be successful. Let a young man make sure what his inclination is. Then let him follow it willingly and industriously and he will succeed. The

only other rule that is necessary for a young man to remember is to be careful in choosing his associates"

Henry Siegel was born in Bubbahin, Germany, fifty-three years ago. His father was burgomaster and gave his son as good an education as the schools of the village afforded. The boy was only fifteen years old when he came to America to seek his fortune. When he parted with his parents he promised to succeed and he kept his promise.

Going to Washington almost immediately after his arrival in the country, Mr. Siegel took the first place that was offered to him. It was an errand boy in a department store at \$3 a week. He kept his eyes open and, four years later, with an older brother, he went to a small town in Pennsylvania and opened a store of his own. Into it the errand boy put the knowledge he had gained through his work in the larger store. Ideas that impressed him he copied. Things that he had seen work but poorly he bettered. The little store grew and grew until one day, only a few years after its opening, the young proprietor sold out his interest and went to Chicago. There his success was tremendous, and when he left in 1896 he had established himself as one of the greatest merchants in the city.

His success in New York was instantaneous. He has never forgotten the rules he followed when only an errand boy, and he has never forgotten that even the lowest-paid employee in his store may be of help to him. He believes in treating his employees as he wanted to be treated.

His one rule for success is "to avoid bad associates and to work constantly." and many a boy,

whether he has benefited by it or not, has received this advice from Mr. Siegel's lips.

Frederic Thompson's answer to the question, "How can a boy succeed?"

"The boy who does not know there is a clock in the office will succeed."

Mr. Thompson was born at Iron-ton, O., in 1873, and is only thirty-three years old. Yet he handles projects that involve millions. When he was twelve years old he hired out as delivery boy in a grocery store at \$3 a week. When his father went to Nashville, Tenn., in the contracting business, Mr. Thompson, then less than twenty-one, went too, but not to work with his father. He had vaster ideas and plans than to be a mere clerk. He opened a brokerage office for contractors' supplies and was soon making nearly \$1,000 a month. But the panic of 1892 left the young man and his father " broke." He had money enough to take him to Chicago, where the World's Fair was in progress. One of the largest exhibits there was that of Manning, Maxwell & Moore. To the man in charge young Thompson applied for a position. He was told the only thing open was that of janitor and he promptly said, "Well, give me that!"

As janitor he was expected to sweep out the exhibit and keep it clean. He hired a man to do the work for him and then proceeded to make himself so useful that when at the end of the week he sent in a bill for the man he had hired, it was paid. A few days later Mr. Moore went to Chicago to see his company's exhibit. He found Thompson in charge and mistaking him for the company's representative began to suggest changes.

"Do you know what my position is here?" Mr. Thompson finally asked Mr. Moore. "I'm janitor."

"Why, I thought you were in charge of the exhibit," Mr. Moore said. "You seem to know all about it." And two weeks later he was.

After a short time spent in Iowa, where he learned the rolling mill business, Mr. Thompson began the business of which he is now at the head.

From the Pan-American Exhibition at Buffalo, where he first began to put into effect the ideas of his brain, Mr. Thompson came to New York. From a modest beginning, with one show in Steeplechase Park, Coney Island, he and Mr. Dundy, with whom he entered into partnership, branched out into the largest exhibitors there.

"I got everything I have by absolute hard work," Mr. Thompson said. "Even now, when it might seem as though I had succeeded, I have no time for anything but work. Our motto here at the Hippodrome is short, but every one knows it: 'There is no such word as can't; there is such a word as couldn't, for that means we tried.'"

Leroy B. Crane, just passed his sixteenth birthday one September day forty years ago left his home in Lowell, Mass., and came to New York. His mother stood at the door and waved to him good-by. He carried with him her blessing and pinned in the pocket of his coat a little piece of paper. On it his mother had written her advice to the boy starting out in the world. The paper read:

"Avoid your first glass of liquor; it leads to misery and sorrow.

"Do unto others as you would that they should do unto you.

"Be honorable in all things.

"Be reliable and prompt.

"Be truthful always."

The boy came to New York, filled with an ambition to be a lawyer, but he also came to work. He stopped for a moment outside H. B. Claffin & Co.'s store. A man came out, looked around and with a look of impatience said: "I wonder where that brat of a boy is now?"

Crane, thinking he saw a chance, stepped up to the man and asked if he would do. The man looked at him, and in an instant the boy was hired. With the package tucked under his arm and directions to take it to an address, the situation of which he had no idea, he started out. He asked his way, found the place, delivered the package and hurried back to the store. When he was through for the week he had earned \$2.

Six years later, the boy, grown to be a man, entered a law office. It had taken him six years of hard work to achieve his ambition, but he had never despaired.

To-day Leroy B. Crane is a city magistrate. His law practice is large. His success has long been assured. He has never stopped working. Ask him to what he attributes his success and he will tell you to work. And then from his wallet he will take an old, yellow piece of paper on which you can still read the advice his mother gave him the day he left home.

Oscar Hammerstein, proprietor of the theatre that bears his name, sat in his little office in the Victoria Theatre, when a young man asked him how to succeed. Though in the very midst of a deskful of work, Mr. Hammerstein found time to stop and tell him.

"Do just what you see me doing, young man, and I think that you'll succeed," he said. "Devote every minute of your time to work and to thought. If your necessity makes you work at something distasteful to you, work as though you liked it. But don't be satisfied. Think all the time how you can better yourself and secure a start in something you will like.

"I'm fifty-five years old and I've been working forty of those years. I was born in Berlin, in 1851, and came to this country when I was fifteen years old. I needed work and needed it badly. I had lofty ambitions. I had been trained to be a professor. My father taught me languages and music, but I didn't find any one that needed a professor. All I saw was: 'Wanted, boy to learn tobacco trade.' At the first place where I asked for work, a dirty little shop, far from pleasing to my aesthetic taste, the man hired me, and when at the end of the week, my back tired and my fingers sore, he handed me \$2, I was proud, for it was the first real money I had ever earned."

The Romance of Great Businesses.

BY M. TINDAL, IN PEARSON'S MAGAZINE.

Every great business has a romantic side to it, if we look at it in the right way. Often the beginnings have been small and uncertain. Frequently disaster has been escaped by a hair's breadth. There are all the elements which go to make up a thrilling romance in each of the stories which follow.

The Story of the P. & O.

IN the year when Queen Victoria came to the throne a shipping company was formed that was destined to play no small part in the development of the British Empire. No shipping company has a longer record of useful public service than this great concern, the "P. & O." How it fostered England's trade with the Far East may be judged from the fact that for thirty-three years the company was the exclusive carrier by steam to India, China, and Australia, transporting all the mails, all the hullion, all the merchandise, and all the passengers. And since every resource of the company—its ships, its men, its coal stations, and its agencies—were placed at the services of the Government in the troublesome days of the Burmah War, the Indian Mutiny, the Crimean War, the China, Persian, and Abyssinian Expeditions, and in the various Egyptian campaigns, it may be said truly that the "P. & O." is a national, Empire-building concern.

The foundation of the company was a service of mail packets running between London and Lisbon, under contract with the Government. Two or three very small steamers were employed at first, but the service rapidly extended, and in 1842 the first steamer was despatched to India, via the Cape of Good Hope, a departure that was regarded in the light of a national event.

It was not until thirty years after

the company's foundation that the Suez Canal was opened, and the journey to the Far East was made in its early days by what was called the Overland Route—through Egypt. There was more romance than comfort about the overland trip. Passengers were landed at Alexandria, carried to the Nile in canal boats, thence to be conveyed in steamers for 120 miles to Cairo.

From Cairo the route lay across the desert for a hundred miles to Suez.

The company made rapid progress. But disaster loomed ahead. When the Suez Canal was opened the profitable trade of the Overland Route was swept away, and ruin stared the "P. & O." Company in the face.

The situation was saved by a remarkable man, who now comes into prominence—Thomas Sutherland, who had joined the company twenty years before as a junior clerk. The company's work had to be entirely reorganized and an entirely new fleet had to be built. This task was intrusted to the capable hands of Mr. Sutherland, and in five years he had successfully carried it through, and has since raised the "P. & O." to its supreme position as the greatest shipping concern in Great Britain.

To-day, as Sir Thomas Sutherland, G.C.M.G., Chairman of the "P. & O.," the one-time junior clerk of the company, rules a fleet that has cost in money £10,000,000 sterling, in tonnage aggregating 400,000 tons.

Every year this fleet journeys 3,000,000 miles, and consumes 700,000 tons of coal. Last year the company paid in wages to officers and crews nearly £400,000.

Smith's.

Smith may be the commonest name in this country, but "Smith's" is a household word meaning but one of three things—Smith's bookstalls, Smith's newspaper distribution agency, or Smith's library. The foundations of the great business were laid in the reign of King William IV by two brothers, Henry Smith, an unbusinesslike man of dreams, and William Smith, a stern, hard-headed martinet, hot of temper, and imperious, who, buying out his brother because of his laziness, became sole proprietor of the concern.

"First on the road" was the motto of William. In those old days of coaches newspapers were long delayed on their journeys; and so William Smith organized a service of swift light carts and of mounted messengers to speed the mails and the news. When the King died his heralds were first on the road with the news; and such was his enterprise that he even chartered a special boat at Liverpool to carry the news to Ireland.

In the year 1825 to William Smith was born a son, William Henry; and the rise of the firm is bound up in the romantic life-story of this boy, who started his career by working from five o'clock every morning in his father's paper-sorting office, and ended only after becoming Leader of the House of Commons, First Lord of the Admiralty, and Minister of War—after amassing a fortune and

establishing his father's business as the largest of its kind in the kingdom.

The strange part of the story is that this brilliant career met with parental opposition at almost every stage.

There came a time when the son saw a golden chance for fortune. The railway companies were beginning to invite tenders for the privilege of holding their bookstalls, at that time disgracefully mismanaged. When young Smith suggested that the firm should acquire the stalls, loudly scoffed the father; but the son carried the day, and made a prodigious success of the venture.

When twenty-nine, the son awoke to the advantages of the new-born art of advertising, but the father would not bear of them. Billposting could only spell ruin, he roundly declared. Again the young will conquered. Something like £10,000 was invested forthwith in advertising schemes, and not a penny was dropped.

The business went steadily forward. A library was started in connection with the bookstalls; yellow-back novels were issued, and tens of thousands of volumes, produced at a cost of 9d, were sold for 2s. a-piece. At the age of forty-three Mr. W. H. Smith entered Parliament. For many years he continued to pilot the firm to ever greater heights—and was a prominent figure in the paper-sorting office at 186 Strand—working like a navvy in his shirt-sleeves, arms and face and hands black with the ink of printed news-sheets—until called upon to fulfil high positions in the Government, when he retired from business to become a public servant.

The Story of a Devon Lad.

In the year 1835, in the reign of King William IV, a Devonshire lad trudged from his home to Exeter, and there took a steamer for London Bridge. On his back he carried a set of cabinet-making tools.

That boy was destined to have his name made world-famous by the work of his own hands. He was destined to live to be the oldest manufacturer in his day, to make 60,000 pianos, and to become the highest authority in the world on the toning of these instruments.

When John Brinsmead set out to make his fortune he had already shown his mettle. He had been born—one of an old West Country family of farmers—in a little village in North Devon, in the far-away year 1814, and he had been brought up to help on his father's farm. Whenever he saw a chance he had not failed to do a little business for himself at his home, Wear Gifford. His small savings he invested in a flock of sheep. Then he went to serve an apprenticeship with a local cabinet-maker, and for six or seven years, rejoicing in creating things, he threw heart and soul into the work.

Already an elder brother had set up in London as a piano-maker. John, who loved pianos, determined to follow in his footsteps, and at twenty-one found a job in a cabinet-maker's in Tottenham Court Road, entering his brother's factory three months later as a case-maker. He saved his earnings—his experiments in sheep had taught him to do that. He learned to make every part of a piano case, and then to do the finer work of creating sounding-boards.

"I will go on," he said, "until I

can make a better piano than any living man."

Eventually John Brinsmead started on his own account to make and sell pianos, with one man and a boy. The boy, Nicholas Phillips, became eventually foreman and manager of the works, and his son-in-law is today the manager of the firm's great depot in Kentish Town.

The business prospered, growing until the yearly output of pianos came to average 2,000, and to range in price from forty-five to three thousand guineas.

Larger and ever larger premises became necessary, until finally a vast factory, with some forty workshops and gigantic timber stores, was founded at Kentish Town. There were ups and downs of fortune. A fire in 1850, destroying the factory and all therein, came near to bringing ruin.

But Fortune always came again to stand by this wonderful man, because he knew his business from beginning to end, and because he stuck to it. Even when nearing ninety years of age he came regularly to business every day—still giving the final voicing to the pianos—still an expert workman—still the finest living judge of timber and of a piano's tone. Latterly his work has been broken by accidents, and eyes and ears have failed; but even now, when ninety-one years old, he walks once a week from his home at Primrose Hill, through Regent's Park, to Wigmore street—one pocket filled with shillings to be distributed in charity to many old pensioners in the park, the other filled with breadcrumbs for the sparrows—for there is no kinder man than he.

A Fortune from the Food of the Gods.

The great Linnaeus gave the name, *Theo Broma*, "The Food of the Gods," to cocoa—the product of a tree that flourishes in Mexico, the West Indies, Colombia, and Ceylon. Cortes discovered it in South America, and introduced it to Europe. In London the drink was fashionable so far back as 1656—the wits of the day assembling in chocolate-houses, as we gather, for afternoon tea.

But now the luxury of wits and bucks has become almost a staple food of the people, and its sale in this country has increased from a quarter of a million pounds in the beginning of the last century to about fifty million pounds to-day.

The house of Fry had been long established when Watt's steam engine came into use. One of the early Watt's engines was put to work grinding cocoa. To-day, every process in the making of cocoa and chocolates, from the time when the beans arrive in bags from the West Indies or Ceylon, is done by machinery, driven by steam or electricity, without human handling. A hundred years ago only a few score hands were employed; to-day the Frya employ over 4,000 workpeople.

It was Dr. Joseph Fry, a physician of Bristol, who, securing a valuable patent for making chocolate, set up the business that has grown to such large proportions. Generations of Frya have succeeded him—worthy men of great culture and refinement, men who were keen in business, who feared God, and who were devoted to charitable works. First came his son, Joseph Storrs Fry, who was succeeded by his sons, Joseph, Francis, and Richard; who were suc-

ceeded by Francis, the son of Francis, and a nephew, Joseph Storrs Fry, great-grandson of the man who founded the business.

By sound business methods has the fortune of the firm been made. The Frya were alive to the advantages of advertising a hundred years ago. Here is a quaint notice that appeared in the *Times* for 1891:

"It is asserted that one ounce of chocolate contains as much nourishment as one pound of beef. Whether this curious assertion be true or not, it is certain that the nourishment afforded by the cocoa-nut, when well prepared, is most admirably adapted for the human stomach, hence the high repute of the preparation of Fry, of Bristol, which no less proves his superior skill and care than the excellent salubrity of the articles produced from his celebrated manufactory."

The great factory of Fry's occupies no small space in Bristol to-day. Whole streets and many celebrated buildings have been annexed for the making of cocoa and chocolate. A good joke was current at one time, when the county gaol was taken over as a store, to the effect that "Messrs. Fry have sent between 200 and 300 of their workpeople to prison!"

Every morning, at the works, a religious service is held at nine o'clock, by the aged head of the firm, Mr. Joseph Storrs Fry.

The Story of the Dunlop Tyre.

A good many years ago a veterinary surgeon, named Dunlop, of Belfast, had a little son who was wont to ride about on a little cycle.

Now the roads about Belfast are as bad as roads can be, and the father began to wonder whether he could

not do something to the hard, solid tyres of the cycle to save the son from much heavy work and much jolting. Thinking it over, his eye fell upon a garden hose-pipe, and it was not long before he had fitted a crude tyre of hose, containing a rubber tube holding compressed air, to the cycle's wheels. And the son was soon skimming about the country in a more luxurious style than anyone had ever traveled on cycle wheels before.

At this date cycles were already highly developed, and it soon became evident that the new comfort-giving, vibration-absorbing tyre was only needed to make them almost perfect. When the new tyre was introduced to Dublin, then as always the centre of Irish sport, and when racing experts found it gave a much higher speed to machines than the old solid tyres, it was clear that in the invention was a fortune. But the manufacturers were slow to take it up, and the inventor had no knowledge of business; and had not a remarkable man, Mr. Harvey du Cros, come forward, about 1888, to form a syndicate to push the invention, and to pilot it to fame, we, to-day, might still be without the perfect tyre.

The "sausage tyres" at first were derided for their ungainly appearance, and scorned for the trouble they gave when anything went wrong—for puncture repairing in those days called for more than the patience of Job. But patentable improvements were soon discovered—Mr. Charles Welch's idea of an endless wire fastening, the Woods valve, and the Doughty patent tyre-making process producing the wonderful vulcanized tyres of to-day. All the

master-patents were secured by Mr. du Cros, and every other manufacturer of tyres was supposed to pay royalty to his firm.

But with the successful floating of the tyre, which not only revolutionized cycling, but made the motor car a possibility, began an endless series of fraudulent imitations of the Dunlop pattern. Never in all the history of the patent office was a property more coveted than were the rights of the Dunlop Company, and never were any patent rights more abused. The patent laws proved utterly inadequate to protect the company, and it says much for the energy of the firm that it is still supreme, in spite of the undermining from which it has so sorely suffered.

If hundreds of thousands of pounds have been lost by fraud, millions of pounds have been made by the adapted hose-pipe of the Belfast veterinary surgeon, to whom every cyclist and every motorist owes a debt of gratitude for his brilliant idea of filling wheel tyres with air.

The Draper Who Made up His Mind.

William Whiteley was born in Yorkshire in 1831, was sent to school at Pontefract, and at sixteen was apprenticed to a draper's firm at Wakefield for five years.

So much for his boyhood. His career as a man began when he paid his first visit to London, to see the Great Exhibition of 1851. Forthwith he fell in love with London. In her bustling streets he felt the heart of the world beating. He knew that here, if anywhere, were chances for an enterprising young man to make his fortune. London called him with no uncertain voice, and directly his

apprenticeship was ended he answered the call.

By now he had made up his mind as to his future. He was determined to become a successful shopkeeper—a draper for choice. Systematically he set to work to learn everything that the first drapers of the day could teach him. Ten years he devoted to the deliberate study of business—learning something every day, studying successful methods, passing from situation to situation. Such an enthusiastic worker was paid, of course, good salaries, and he made money by earning commissions on good sales. In ten years he managed to save £200. He had lived soberly and frugally during this period of study, hoarding money, never spending a penny on drinking or smoking. By 1863 he felt himself ready for embarking on his own account—for becoming that successful shopkeeper he had pictured in his fancy, and so realizing the dreams and ambitions of his life.

He began to look round for the site of a promising shop. On taking the advice of those who should have known best, he was surprised by the unanimous way in which everyone warned him against that district known as Westbourne Grove. But when one day he found himself in Westbourne Grove he rather liked the look of it. An unoccupied shop caught his attention—No. 63. It had a hopeful appearance. At the next chance he went and stood opposite No. 63 for exactly two hours—he noted the number of prosperous people who passed—and he made up his mind that at No. 63 the foundations of his fortune should be laid. Here he opened a fancy store, with two girls and a boy.

The remainder of the story is a plain tale of sticking to the shop, and of hard work, day after day, down to the present time. The first shop, the famous No. 63, was multiplied by others, until now it is one of thirty. The fancy-goods seller became a universal provider, and the fair-tails with which he started business are now represented by every article a man can want, from the cradle to the grave—from a baby's bib to a tombstone. The original two girls and a boy are represented by a staff of about six thousand employees. In thirty years the one-time draper's assistant had transformed himself into a millionaire, and in thirty-six years—when, at the age of sixty-nine, he turned his business into a company—he saw his original capital of £200 represented by a capital of £1,800,000.

The Rise of Biscuit Town.

If "Ye Anciente Tawne of Radinge" takes great pride in the ruins of its Abbey, founded by Henry I., it is still more proud of its modern and prosperous biscuit works. Cromwell destroyed the Abbey, and the town promptly fell asleep, only to be aroused to energy again when, in 1841, George Palmer appeared on the scene.

He came, this young man, with a knowledge of milling and baking, with a genius for mechanical engineering, and with a determination to make his fortune. Associating himself with a long-established confectioner, Thomas Huntley, he introduced machinery to the business, and began the experiment of making something more palatable in the shape of biscuits than the old east-

iron "captain's biscuit" that held the market at that day.

In a short time he had created a new public taste—a taste for biscuits. The public liking for these delicate dainties grew apace—and the business prospered. In ten years the firm were employing 200 workmen. Samuel and William Isaacs, brothers of George Palmer, joined him in the directorate. Twelve more years saw the employees doubled—in 1867 their number reached 1,000; the Paris Exhibition of 1878 saw 3,000 people making biscuits, while to-day the firm employs between 6,000 and 7,000 hands, and turns out more than 400 different kinds of biscuits and cakes from an enormous factory that has sprung up on either side of the River Kennet.

So Reading throbs once more with healthy energy. What the Palmers have done for the town is almost past telling. Indirectly, they have increased its population from 17,000 in the early days of Queen Victoria to 75,000 to-day. They have given three members to Parliament, two mayors to the town, and two high sheriffs to the county, whilst several members of the present great family sit on the magisterial bench.

Agriculture, and a host of industries, have benefited by the rise of the biscuit factory. Every day the butter and milk yielded by 19,000 cows pours into the factory, to say nothing of the eggs laid by 150,000 hens, or the fresh cocoanuts that can only be counted by the thousand.

Not only are the biscuits of the firm welcomed in all parts of the world, but their biscuit tins have proved no small boon to mankind. Out in Uganda, for instance, scores of Huntley & Palmer's biscuit boxes

go to church every Sunday, the natives carrying their Bibles in the tins to preserve them from insects. The British and Foreign Bible Society have even made special queer-shaped Bibles for Uganda, four inches broad by three inches thick, in order that they may fit into the two-pound biscuit tins that come from Reading.

The Miracle of the Gramophone.

The rise of the gramophone is among the true romances of business.

At about the time when Edison was busily devising the phonograph the gramophone came into being under the hands of a Dr. Berliner—one of whose instruments, six years ago, was brought to this country by a Mr. Barry Owen. He carried with the instrument in a little bag twelve records—and lost no time in setting to work to interest financiers in the idea.

But all in vain. Few would listen to his gramophone—no one would believe in it. It was unsound—it was all wrong—it was, in any case, a mere toy of no practical value. For eight months the man with the priceless invention in his little bag endured the laughter and scorn of the business world. Then, growing tired, he decided to start the thing himself.

Borrowing a few hundred pounds, he rented a basement room in a small street off the Strand, and set to work to make the British people understand the miracle that his instrument could perform—how it would catch the sound of speech or song as it fell from human lips, write it down with a silver needle, and lock it away to be preserved for ever, or reproduced at any moment desired. He had made enough money

to pay back what he had borrowed, and he found himself standing fairly in the way of fortune.

His original twelve records are represented to-day by twelve thousand records made by the greatest artistes and musical organizations from all the countries the world over.

In the beginning, no one with a reputation would deign to sing into the gramophone. It was necessary to call in heggars from the streets to make records. Now there are no singers or musicians who do not willingly allow the gramophone to catch and keep their music of the passing moment, so that it may be heard throughout the world, and perpetuated for all time.

The company's agents go forth into all countries to gather up the national airs and folk-songs, so that they may be heard everywhere, and preserved always. To-day agents are traveling to make permanent records of Finnish songs before the language is utterly stamped out. Quite recently records have been made of the language and folk songs of the strange little pigmies who visited England from Central Africa. Plates are made for the use of music teachers, so that pupils may study at leisure the best interpretations of the masters; while language-teaching records are coming steadily into favor.

On the stage the gramophone plays an important part. If a song is to be sung, Melba's voice is always at the disposal of the stage manager. If the roar of a crowd is required to be heard, it is no longer necessary to employ a host of superns night after night, for the gramophone can

roar as well as they. In Mr. Tree's Richard III. it was the gramophone that gave forth the stirring cries from behind the scenes—"Long live Bolingbroke!"—"Long live Norfolk!"—that echoed the shouts of the soldiers, and the clashing of their swords.

A Fortune From an Olograph.

This is the story of a firm's fortune that was built on an olograph.

An olograph is not considered to be very high art to-day; but at the time when Adolph Tuck, then a boy of fifteen, was taken into his father's picture business, the day was dawning when these pictures printed in oils were to take the public taste by storm. The boy was a horse appreciator of art, with a keen instinct for divining what art is appreciated by the public. When, in the year 1870, in Paris, he came across a picture by a famous French artist: "The Last Moments of Mary Queen of Scots," he knew at once that here was an ideal subject for an olograph. He acquired the rights of publishing for his father, who issued a large reproduction, priced at £2 2s., and in a short time some thousands of copies were sold.

It was this stroke that brought the firm of Tuck, then young and struggling, into prominence, and that laid the foundation of the firm's present fortune.

A year later the young art dealer, who was full of bright notions, thought it would be a good idea to print a few cards of greeting for circulation at Christmas. Half-a-dozen sets were duly published; but the trade therein was very slack. Young Tuck determined that he would fan it into a flame. The Bri-

tish public, he argued, stood in need of Christmas cards; it would be good for the public to have Christmas cards, and good for him. Christmas cards they should have willy-nilly.

Next Christmas he published twenty sets of cards, 100 gross to each edition. The public began to catch his idea. In the third year he printed thirty sets; the public rushed for them, and from that day to this the trade has increased every year, until at the present time 1,700 different sets of cards leave the house of Tuck every season.

This great business has largely been brought about through the romantic aid of competition, due to the fertile brain of the head of the firm of Raphael Tuck & Sons. Scheme after scheme he put into force to secure new talent for card-designs and for the other art publications. The first was a competition, held in 1879, for designs, in which £500 was offered in prizes. So good were the entries that purchases to the extent of £2,000 were made by the firm.

The time came when Mr. Tuck turned his attention to picture post cards, and had he not done so, doubtless there would be no home-made picture post cards in the land to-day, for the British post office set such a small limit on the size of post cards that to print pictures upon them was almost impossible. Nevertheless, the attempt was made, but failed hopelessly.

Then Mr. Tuck fell upon the post office to agitate for an enlarged card. This was twelve years ago. For three years he bombarded the authorities with his petitions. At last, in 1896, the news was given out that the size of the British post

card was to be increased. When the post card boom set in in earnest he was ready and waiting for it. He has now published cards in 35,000 different designs, and their sales can only be reckoned in millions.

A Fortune Made From Fireworks.

For seven generations the sons of the house of Brock have succeeded their fathers as makers of fireworks. The firm was founded at least 175 years ago, by a Brock who established himself in the green fields now occupied by the slums of the East-end of London. It is possible that even before 1725 the Brocks were firework people. The present head of the firm, Mr. Arthur Brock, has in his collection of rare engravings, a firework print dating from 1650.

The Brock fireworks have shed light in darkness all the world over. They have at once terrified and delighted the natives of Africa; the Cingalese have fallen before them in adoration; the Turks have tried to imitate them, with disastrous results to themselves; at the Delhi Durbar, one million of the people of India attended a display, many hundreds taking up positions a week beforehand, and sitting tight, to make sure of good places. Mr. Brock may congratulate himself on giving pleasure to countless millions of many countries, while he has received the personal appreciations of Sultans, Shahs, and Tsars, Princes, Kings and Emperors.

The business has its side of pure romance, and its side of most romantic utility.

There is no end to the different uses to which are put the firm's colored lights and rockets. Fog signals are made that penetrate

for over half a mile; signal lights for ships and fishing fleets are made by the thousand; miners' fuses for blasting coal, and line-throwing rockets for saving life at sea, and for throwing a line over a burning building so that firemen may haul up a hose. Then, in war, the fireworks have played a great part. Many a sarena on the West Coast of Africa has been saved from a night attack by warning lights fired by connecting wires on the ground, while the Japanese in the recent war made great use of light-shells for exploring the enemy's positions. In Darkest Africa small parties of white men have put to rout whole armies of natives by the simple expedient of sending off a shower of Brock's colored lights.

Mr. Brock has dabbled in fireworks since babyhood. At the age of seventeen, his passion for fireworks remaining unaltered, his brother, the late C. T. Brock, took him into the business, and in the following year sent him out to India to take charge of the entire management of the firework displays that so brilliantly marked the progress of the then Prince of Wales in his tour of 1875. Since then Mr. Brock has traveled all over the world superintending firework shows.

Among the many sovereigns who have witnessed the shows has been the German Emperor. "There was nothing," declares Mr. Brock, "that the Emperor did not know about fireworks. He told me exactly how the colored lights were made, and every time he was right. He also told King Edward that he had seen fireworks just as good as mine a few days before in Amsterdam. I was able to assure the King that the Kaiser was right in this, too, since

I had supplied those fireworks, although a Dutchman took the credit."

The Maker of Modern Warfare.

The rise of the greatest engineering works in the world may be traced back to a day spent in fishing by a young solicitor with a turn for mechanics.

A Summer day in the year after Queen Victoria came to the throne found the solicitor casting his line near an old mill at Dent Dale, in Yorkshire. The mill-wheel, turned by a waterfall, attracted his attention—and he was not slow in noticing that by far the greater part of the power of the water was allowed to run to waste.

Here was a matter worthy of study. Why should not the whole force of the waterfall be utilized as a motive power? The idea set in train a series of experiments, which added to the solicitor's accomplishments a thorough knowledge of the science of hydraulics. The year 1845 saw him lecturing to a learned society of Newcastle-on-Tyne on "The Employment of a Column of Water as a Motive Power for Propelling Machinery," and exhibiting the model of no hydraulic crane that he had devised.

The model crane—the outcome of the idea suggested by the Yorkshire fishing stream—gave place to a working crane, that was erected upon the Quayside at Newcastle, and set to load and unload ships.

Then the era of hydraulic-pressure machinery set in in earnest, and the Elswick works, founded by the inventor, Mr. W. G. Armstrong, took the lead in its manifold developments.

The romance of Elswick does not end here. In 1854 was fought the

battle of Inkermann, when the defeat of the Russians was largely brought about through the superior range of two 18-lb. guns, that had been brought into action at the last moment, after incredible difficulties. Mr. Armstrong, more as an amusement for his leisure than for any other reason, began to consider whether lighter guns could not be made with as effective a range as the heavy ones. In 1855 he manufactured a 3-lb. gun on a new principle, and with this gun he was destined to revolutionize field artillery.

With the perfection of this gun, William Armstrong, already wealthy and famous, found himself in as commanding a position as any inventor had ever occupied. He might have gained any money from foreign na-

tions for his patents. What he did was nothing if not romantic.

He made a free gift of his patents to the British nation, and, not content with this, entered the Government's service as Engineer to the War Department—a position which he resigned in 1863.

There is little more of romance in the story—the rest is a tale of gigantic business development. To the Ordnance Department steel works were added; to the steel works shipyards; to the shipyard a plant for making armor-plate.

The founder of Elswick lived to see his works established as the largest of their kind in the world, dying, only five years ago, as Baron Armstrong of Cragside, at the ripe age of ninety-one.

Some Famous Stock Exchanges.

CASSELL'S MAGAZINE.

The Stock Exchanges of the world record with the utmost defecacy every event that transpires, not only in the financial but in the political, social and physical worlds. The origin and growth of the great Exchanges presents a story that will be read with unflagging interest.

AS a mirror reflects the presentment of the person looking into it, so do the Stock Exchanges of the world reflect the image of every event of importance that happens in both hemispheres. From a royal indisposition to a snowstorm in Canada, from a revolution in South America to a labor victory in Australia, nothing of general interest fails to effect some of the world's stock markets, of which the nerve-centre is London. Attempts have been made, and are being made with spasmodic violence, to show that as regards pride of premier place among

the various Stock Exchanges, the London "House" now plays a humble second-fiddle to that of New York. Our cousins across the pond are naturally eager to have their Stock Exchange, now housed in its brand-new building, exalted as one more "Greatest Show on Earth"; but the Briton whose paths lead him in the direction of finance is content enough to let Brother Jonathan talk as loudly as he likes, so long as John Bull retains his present heritage of leading the world's financial operations by the power of London's pre-eminence in this respect.

New York sends orders to Throgmorton street for execution in Berlin; Amsterdam finds a readier market in London for Russian oil shares than in St. Petersburg; Paris speculates in Kniffrs here rather than in Johannesburg; and the up-to-date provincial Stock Exchanges of Great Britain find themselves forced to send a large part of their orders to the great mother who sits in Capel Court, holding the threads of the world's happenings in her grasp, and responding to the slightest touch upon any one of them with an instantaneity which all the resources of science are taxed to render possible. However, it would, of course, be easy for any Stock Exchange—even the little one at Madrid—to adduce proofs of its being the principal market in certain "specialty" stocks or shares, and so, merely skirting the arena of argumentative debate, we pass on to the pleasant ground of examining some of the most interesting features which are presented in the famous Stock Exchanges of the world.

The term "Bourse" has been a familiar one for centuries. Accumulation of wealth led to demand for stocks rather than stockings for its investment, and to meet the demand a supply has always been found at hand. Even in the days of Edward III, there were "broccours" in London, dealing, of course, in merchandise; while pictures are still extant of the Old Stocks Market where merchants used to meet, and where offenders watched the busy scene as they sat in the stocks from which the place—now covered by the Mansion House—took its name. As the needs of impetuous kings and governments became more pressing, so there increased channels through which they could obtain financial assistance, and it would be an alluring

speculation to attempt to enter into the feelings of the first investor who subscribed for the first Government loan.

By the seventeenth century the stockbroker had begun to be necessary in London for bringing buyer and seller into touch, and stockjobbing as a profession commenced to attract attention. The jobbers dealt in anything that came along, and one gentleman who tried to create a rig in guineas at the end of 1685 got kicked out of the market for swindling. East India Co. stock was one of the earliest of popular media for investment outside Government loans, and some of the shares placed on the youthful market were in such companies as the *Lotestring*, the *Sea Diving*, and *Lofting's Fire Engine*.

When the fever of gambling lays hold of the public, anything will do to play with; "an old collar," says Albert Wolff, "became the *Société de Lingerie Universelle* in Paris, and a broken cigarette was made the chief asset of the *Regie des Tabacs de l'Afrique Centrale*, capitalized at one hundred millions." Few examples of the mad mania for speculation are so familiar or so sobering as that of the gamble in South Sea stock. In 1714 the price of the stock was about 50s. On May 21st, 1720, it had leapt to £600, and on the following August 9th it rose to £1,200! Two months later it stood at £86, and behind these cold figures lies a whole world of ruin, of distress indescribable.

Change Alley, with its coffee-shops, the Royal Exchange, and the Bank of England, was each in its turn the home of the London stockbrokers and jobbers; but in 1801 the foundation stone of the present Stock Exchange was laid, a fact commemorated at the present day by the inscription over the Capel Court entrance to the

House. Nine years before this, dealings had commenced in New York, under a spreading buttonwood tree which stood in the Wall Street of the present day. "Congress had assumed the debts incurred in the War for Independence," says a writer in the *New York Journal*, *Town Topics*, and residents of other parts of the country who wished to invest in the new bonds, then called "stock," sent their orders to New York merchants to be executed. The business soon assumed such proportions that a class of stockbrokers sprang up.

At first there were but two dozens of these brokers, but numbers grew rapidly, and in 1817 a Stock and Exchange Board had to be formed, the members of which drew up a constitution for the regulation of their business. This first constitution was lost in a fire in 1835; but a second, dated 1829 and signed by thirty-nine members, is still extant.

It is of interest to compare these dates with that of March 27, 1802, when the deed of settlement in respect of the (then) New London Stock Exchange was signed. Around the provisions contained in the deed there have raged hot controversies and it has formed a severe stumbling block to the efforts of those "reformers" who want to place Stock Exchange domestic Government upon a different footing. Opposition, too, has arisen now and again in London as in New York, but has failed to do more than give a healthy stimulus of competition to the original bodies. So long ago as 1837 New York was threatened with a rival institution, calling itself "The Bourse," and later on there was an Evening Exchange.

Speaking of the Bourse naturally suggests the Paris Stock Exchange, which, by the way, has also acquired a fine new home comparatively lately.

For years a kind of internecine strife went on between the official and the unofficial brokers—the *parquet* and the *coulisier*; nor was it until 1828 that a law came into operation whereby practically all the business was thrown into the hands of the former, the official party which is made up of over a thousand agents de change. Seventy of these latter manage all the affairs connected with the Bourse, and although it is the opinion of good authorities that the advantage given to the *parquet* was very harmful to business, it cannot be denied that Paris is a most important financial centre. The French hold heavy stakes not only in our Consols and similar securities, but also in mining companies which are under British management. They are also exceedingly large proprietors of Spanish, South American, Italian, and other foreign Government bonds, so that the London markets are frequently swayed almost as much by the course of the Paris Bourse as by any local influences.

French Reutes fell to 52 at the termination of the Franco-German war; they are now under par. But our own Consols have been still lower. In 1797 the price fell to 47-3-8, the lowest price on record, due to a financial panic engendered by the war with France. The highest level they have ever touched, at Macaulay's school-boy knows, was 114 in 1826 and 1897. That same Franco-German war—or, rather, its conclusion—had a remarkable effect in reviving European business generally. On the Vienna Stock Exchange the shares of over two hundred new companies were introduced, of which a mere score lived more than twelve months. Vienna bankers used to deal in *caiss*, amongst other unusual things, and their Stock Exchange, until 1898, was open for a lit-

tle while on Sunday mornings for the transaction of business; in fact, Vienna can point to a Black Sunday in 1882, even as London still remembers its Black Friday in 1860, when the banking firm of Overend & Gurney came down with a crash. New York had its own Black Friday in 1869. Vienna, it may be observed, demands that before "becoming sworn brokers," the candidates shall pass an examination, besides paying a deposit. But although the Viennese Stock Exchange was founded by the illustrious Maria Theresa, although its membership consists mainly of Jews, although it boasts the largest hall in the city, its importance has been waning for some time past, and the number of its brokers has shrunk to about a thousand, after being nearer twenty-five hundred in the past.

No doubt the decline of Vienna has been in one way an excellent thing for the Berlin Bourse, which has been striding steadily to the front for some years past. Royalty recognized the importance of the Bourse almost from its commencement. In the early days, the brokers—perhaps it would be more correct to say bankers—met principally to deal in Government bonds, and Frederick William I. of Prussia gave them a little house called the Grotto for their "Stock Exchange." The first Bourse proper used to stand on the site now occupied by the cathedral, and the present Bourse was begun some five-and-twenty years ago, the foundation stone being laid in the presence of the Prince Regent, who subsequently became the first German Emperor, William of Prussia.

The London Stock Exchange has, of course, been visited by King Edward VII. when he was Prince of Wales. He expressed a wish that his

visit might be of an informal character; but, with every anxiety to obey, the Stock Exchange managers found it was impossible to arrange for the visit to be made incognito. A telegram dated from Marlborough House, March 2nd, 1885, is preserved as one of the greatest treasures of the Stock Exchange, for in referring to his visit the King paid a warm compliment to the "loyal and hearty welcome" he had received from the members.

The Iron Chancellor incurred a good deal of odium in the Berlin Bourse by introducing a measure which materialized into the nationalization of all the Prussian railways. So many concerns of shady character had been promoted in Germany to deal with the then new idea of railway traffic that Bismarck considered it advisable for the State to undertake the whole business of railways. The curtailment of a popular form of speculation naturally left Bismarck in high disfavor with the brokers, who lost a profitable source of revenue. But when the French paid the indemnity that formed so substantial an aftermath to the war, the German Government's redemption of millions of marks borrowed on war loans was a means of circulating money in a way that directly benefited the Bourse. Speculation again set in, only to be checked by further restrictive legislation. Nevertheless, in spite of the close control exercised over the Berlin Bourse by the authorities, there was a wild outburst of share dealing less than five years back. Industrial schemes of all sorts were floated, with the inevitable result of subsequent trouble, the locking up of cash resources, and the dissemination of suspicion amongst investors of all classes. By degrees Berlin is recovering from this overdose of Industrials, and a good deal

of German business is nowadays transacted in Canadian Pacific Railroad shares, a few American railroad securities and certain South African mining shares, in addition to the International bonds of European States. Every day a Government commissioner attends in the Bourse to see that the laws are obeyed, an espionage which London would regard as intolerable. But they are patiently treated in the Fatherland.

In Wall Street, New York, the chairman of the Stock Exchange sits at his own high desk while business is proceeding, and keeps a sharp eye upon everything going on. London, however, has no such sort of supervisor, and only once within recent years has a policeman ventured within the classic walls of the Stock Exchange. The luckless constable had followed Captain Wehr, when the famous swimmer paid a visit to the House after his Channel exploit. Captain Wehr received a magnificent greeting. The policeman, with his coat torn and his helmet being used as a football, could also not complain that his welcome lacked warmth.

Outsiders are forbidden to enter the London Stock Exchange, and many unexpected discoveries have been made by those who failed to observe this restriction. In olden days, the stranger within the gates got very rough handling, but at the present time an unwarranted intruder generally escapes with little more

than a vigorous boozing and perhaps some slight hustling. The "waiters" manage to rescue such bold or ignorant spirits before much mischief can be done.

The Paris Bourse allows the presence of strangers, as many readers of this paper have no doubt discovered. Perhaps they have wondered at the unbusinesslike system which permits cigarette smoking in the place. In point of fact, this practice is theoretically forbidden, although nobody seems to trouble about the prohibition being carried out. London members smoke only from a quarter to four in the afternoon until the close of the House at four, and rigid etiquette confines them to the use of cigars and cigarettes, pipes being tabooed. Indeed, the writer has crossed the floor of the Stock Exchange before ten o'clock in the morning, and been gravely informed that he may not even carry a pipe in his mouth! Visitors would find the atmosphere fairly thick at four o'clock, if they could obtain an entrance.

New York allows strangers to a gallery in the Wall Street House upon presentation of a card signed by a member. Similar rules apply in Berlin and in Vienna. Madrid, as might almost have been expected from the easy-going Spaniard, is the one Stock Exchange that allows its members to smoke during official hours.

Cranks that Worry Business Men.

(NEW YORK TIMES.)

So numerous is the criminal class that seeks to profit by preying on the sympathies of rich business men that regularly organized bodyguards have had to be formed to keep them away from their victims. The following article describes some methods of these cranks, and introduces the reader to several of the more interesting characters among them.

A PROPOS of the daring conspiracy attributed to a notorious western character to kidnap the presiding genius of Standard Oil—a feat which the Pinkertons declare is absolutely improbable if not impossible of accomplishing—considerable curiosity has been awakened as to the ways and means adopted by men and women of sovereign fortune to protect themselves from the annoyances and even dangers to which prominence is subjected.

No crowned head lies more uneasily at times than may be said of our wealthiest men and women. Cranks and crooks are their particular haunting ghosts on occasion, or rather, would be if due precautions were not taken in raising a barrier between the Midas and the mob.

New York City, according to reliable record, has nearly a thousand millionaires to its credit. As a majority of them are actively engaged in business of a sort that brings them in direct daily contact with numbers of people, most of whom are safe, but many of whom are no safer than they should be in the presence of temptation, it behoves any person of large means to fend him or her self from annoyance. If access to prominent people of affairs were easy, they would have not only the major portion of their time pre-empted with trivial matters, but would also be subjected at times to no small personal peril from cranks and criminals. Accordingly, in big offices of

every sort in our myriad-mannered metropolis, hall men, detectives, clerks, private secretaries, or ordinary office boys are assigned as intermediaries between the visitor and the person he or she desires to see.

It is, of course, in the financial district, where immense sums of money as well as important men have to be fended, that this bodyguarding business is best systematized. Nearly every bank or large financial institution employs one or more men as special agents or bodyguards. Their duties are usually threefold. They accompany and guard the messengers when bearing copious amounts of money through the highways and byways; when in the bank they keep an eye out for cranks or criminals, and many of them set in confidential capacities to their employers.

At least 90 per cent. of these go-betweeners, it is estimated, are quadrum policemen. They get their jobs, as one of them expressed it, through influence, or, colloquially, a pull. As a matter of fact, many of them have flawless reputations for honesty and faithfulness. They are physically powerful as a rule, and their experience on the force is supposed to have familiarized them with the under world and its denizens, as well as methods. A member of one leading banking house, for instance, informed a writer for the Times that he had ferretively followed a certain patrolman for nearly ten years, had seen him promoted to roundsman, and

when he was retired offered him at once the Wall Street position which he still occupies. One former London bobby stands guard over one of the greatest banking houses in the street.

Until about fifteen years ago the Police Department regularly detailed patrolmen to watch each of the greater city banks, the institution defraying the cost. When this system was discontinued, several of the patrolmen so detailed resigned from the force and remained at their posts, being sworn in as special officers.

As an additional protection to the financial and jewelry district there is a large force of detectives under Sergt. Dunn, with headquarters in the Stock Exchange, engaged solely in filtering the district of objectionable persons.

Sitting in his office in the Stock Exchange building, the head of the Wall Street Detective Bureau, with his hand literally and figuratively on a hundred wires communicating with his subordinates in various parts of the district, can within a period of five minutes mass enough men at a given spot to handle any crowd or cope with any demonstration liable to arise.

Sergt. Dunn and his Cerberi, however, only keep watch and ward on the outside. On the inside the nets are arranged by the bodyguards proper, and, as a rule, they are seldom required to deal with the criminal classes as distinguished from cranks. The typical crank is one who comes for money, usually several million dollars, which he must have in a hurry. The following letter recently received—interrupted—by the guardian of a great banking house at Wall and Broad Streets reveals the more harmless type of dunning crank:

Dear Sir: Trusting you will

readily understand the following: Being known or termed an outsider by an organization called Swim, secret, of course, if the latter name is correct I can hardly conjecture. I am supposed to be dead to the world by this same secret organization, and am thrown on my own resources to find the reason. I trust to your kindly advice to enlighten me under the above peculiar circumstances, believing you must have a knowledge of such matters, being in your line.

If it is necessary to be enrolled and entered on any list of freemen to be in the so-called Swim, I shall be most happy to comply. I also have claims of a lifetime to be considered and adjusted. Hoping you will have no trouble in comprehending the purport of the foregoing, I remain, yours to command.

On the envelope containing this curious effusion was written: "Full claim, \$25,000,000. Will compromise for \$4,000,000 in cash."

Recently a man of angora aspect and frenzied eye visited the United States sub-treasury and inquired for Assistant-Treasurer Fish. The special officer at the door asked the suspected caller to state his business. After glancing furtively about, the latter led the doorman into a corner and in a mysterious voice revealed his mission. He had invented a machine, he said, by which gold dollars could be minted at the rate of a million a minute and at infinitesimal cost. Being in need of ready money, he continued, he was willing to transfer his invention, with patents and everything thrown in, for the modest sum of \$2,500,000. Now, it is said that a machine capable of accomplishing such a result would be worth many times the amount asked of the Government, yet the doorman was skeptical. He referred the visit-

or to the Customs House. At the Customs House he was shunted on the City Hall, where, he was told, a man with a gold badge and dark-blue coat would be awaiting him. This particular crank was never seen again.

A favorite method of these eccentrics is to write themselves checks for fabulous sums on slips of scrap paper. These they present at the banks for payment, and are indignant when the money is not forthcoming.

All these varieties are harmless enough, but the actual infernal machine which was recently received at a Broadway office, or another that was discovered on board the Umhrin, have served to inspire the minds of many with a haunting disavowal of cranks. More than one bank president maintains a revolver in a drawer of his desk, and one has devised a contrivance, concealed inside his desk, which would blow a visitor into eternity at the touch of a button.

Quite as ingenious as the cranks are the grafters who pick up what they can before being spotted by the police. The commonest graft, and consequently the least successful is the bogus subscription list for some ostensibly charitable purpose. Strangely enough, in the premises, a woman recently arrested in the financial district confessed that she had averaged \$5,000 or \$6,000 a year for several years by obtaining money on a charitable pretence.

One of the prime qualifications of your bodyguard is to be prepared for all possible emergencies, but occasionally even the best of them are outmanoeuvred. One of the most prominent and influential capitalists in the country, whose aversion to interviews is proverbial, has as a bodyguard, an ex-policeman almost as reserved and unapproachable as him-

self. No one can gain his ear for a moment until he has passed this Cereberus.

A certain illustrated journal not long ago made several ineffectual efforts to secure sketches of the great man at his desk. At last the publication sent two representatives, a woman and a man. The latter began by negotiating a flank movement, as though trying to sneak into the sanctum sanctorum, and of course was promptly intercepted. Meanwhile the young woman sauntered into the holy of holies unchallenged, presented a letter of introduction in person, and so dumfounded the financier that he involuntarily provided material for some characteristic pictures.

Not long ago a man visited the Morosini banking offices and sent in his card with that of a friend of the banker's as a means of introduction. He was at once admitted. Presently, on coming down to business, he startled the banker by demanding \$20,000 to perfect a submarine boat which he declared would cross the Atlantic in twenty-four hours.

As the same financier volunteered it is far more difficult to get rid of a woman than it was to turn the aforementioned crank into the street. Several months ago a woman called on him with the announced object of buying stocks. It was the day after the Japanese had scored a great military victory and the woman proved to have invented a war balloon for which she desired capital to float.

Being advised that the banker had no wish to invest in such an enterprise, she became persistent.

"I will take lunch with you," she suggested, "and we can talk it over."

She was informed that luncheon was always served in the office.

"Then I will stay," she rejoined cheerfully.

"That is very kind of you madam," replied Mr. Morosini, but I am expecting my daughter to-day and she may arrive at any moment. If you will return to-morrow at this time I will give you my attention."

Needless to say, means were found to bring the annoyance to an end. Incidentally the Morosini mansion at Riverdale-on-the-Hudson is equipped with very extraordinary and picturesque apparatus as a proof against burglars and other unwelcome visitors. Several small-bore cannon and sundry howitzers are planted around the house, each piece of ordnance being connected with the house by an electric wire.

Whenever occasion demands, a battery may be pressed inside the mansion, and any one or all of the cannon can be fired off. In addition to this novel safeguard the grounds surrounding the mansion can be illuminated by means of electric bulbs scattered thickly among the trees and shrubbery.

Recently there was occasion one night for the police to answer a call from the Morosini mansion, two servants having become chasteperous. As the vehicle containing two officers from the King's Bridge station passed through the gate, the lawn for a hundred feet about suddenly burst into light. Adjacent trees glowed with a hundred dazzling flashes. Surprised, the officers came to an abrupt halt. But presently continuing on toward the house, every foot of the way was similarly illuminated, lights budding everywhere, making the grounds almost as brilliant as day. During a subsequent survey of the premises the police learned that all the windows on the ground floor were connected with heavily charged elec-

tric wires. When the family retires a switch is turned on, and any one attempting to open a window from the outside is apt to be fatally shocked.

Russell Sage, who recently celebrated his 90th birthday by putting in a busy day at his Nassau street office, has for the past year been accompanied by a stalwart attendant whenever he stirs abroad. The Sage bodyguard has the double duty of assisting the aged financier up stairs and through the crowded streets, and also of warding off annoying persons. No one is more easily reached as a rule than Mr. Sage when one has business of importance to transact. But any stranger who becomes annoying is apt to be reminded by the stalwart warden that business is business. Even the general popularity of Miss Gould, even the title of good angel so freely bestowed by many whom she has assisted, does not relieve her from sharing in such annoyances and dangers. Her Fifth Avenue home is a Mecca for every variety of hoggar and crank. Hardly a day passes, in fact, without some unwelcome visitor being recorded. In most cases they are harmless, but they are always treated carefully. The butler who opens the door is himself a pretty shrewd detective, and whenever his suspicions are aroused the Detective Bureau is at once notified and officers are hurried to the place.

Should an objectionable caller refuse to leave the premises or threaten to come again, detectives are kept in the house until there is reasonable assurance that the cause of annoyance is removed.

Besides these visits Miss Gould receives threatening letters in nearly every mail, all of which are promptly turned over to the authorities for ex-

amination. A source of particular annoyance is the hallucination of one type of crank regarding marriage. If Miss Gould has kept any record of the number of proposals she has received, the total would probably stagger credibility.

Whenever a threat is definite, such as a particular hour being mentioned for its fulfillment or a sufficient clue is given, a detective is immediately put on the case. Often several officers will be employed investigating a single letter.

Here, as at other houses of the wealthy, elaborate precautions are taken to protect guests during social functions. Frequently a dozen detectives, in correct evening garb, will be detailed to a house wherein there is entertaining. Their rendezvous is about the main entrance, though of course every door and window by which one might enter is watched. As each guest arrives the detectives note whether he or she is recognized and whether the name is announced by the butler. Persons not so announced are shadowed until the new arrival meets one of the family or is otherwise recognized.

In driving about Miss Gould and many other wealthy women depend for protection upon their coachmen and footmen. Only a trusted attendant is naturally allowed to occupy such a position. The Gould footman is a strong fellow, and quite capable of giving a good account of himself whenever necessary, and it is not alone because it is stylish that he always keeps close behind Miss Gould as she passes from her equipage to her door, and remains at the door ready to escort her back.

Speaking of paranoiacs in general, the head of the psychopathic ward at Bellevue ventured that cranks who

ordinarily act as other people are apt to have ideas of grandeur and of personal importance which when they fail to receive the attention or deference which they think is their due, develop delusions of persecution. These are usually dangerous, from the fact, he continued, that their intellectual defects are not appreciated and that they are merely regarded as eccentric and queer, but harmless cranks.

Upward of 2,000 cranks are annually received and examined at Bellevue, of whom about 66 per cent. are sent to asylums, about 25 per cent. are discharged, and the balance are committed to other institutions.

Comparatively few of such cases are ever heard of by the public. According to the Bellevue records women cranks are by no means as numerous as men, but they are frequently more determined when they threaten to commit a crime. As a case in point, pursued the same authority, the most notorious case of recent years was one Harriet Coffin, who attempted to kill Kyrie Bellow, the actor. Hers was a violent delusion. She believed the star at one time had returned the great affection she had for him, but that he had tired of her and secluded himself to the verge of persecution. Once at a Boston hotel Miss Coffin attacked a waiter with a knife, thinking the victim was the recalcitrant actor. With an umbrella she on another occasion rained the hat and wearing apparel of an elderly gentleman who was accompanied by his wife, in a Fifth Avenue stage, because he had, she declared, insulted her by pressing against her arm. In a fit of rage she struck a well known hotel proprietor on still another occasion. She was sent to Middletown for this assault,

and later was removed to Amityville, where she is now domiciled.

An amusing case which has never been made public had for its recent principal an elderly paranoiac and several financiers, including one of the Goulds and a director of the United States Steel Corporation. For some time before the police were notified this crank visited numerous offices in order to dissuade certain financiers from sending him money or cast-off clothing. For a year past, he said when arrested, people had been sending him cash and articles

which he did not need, as he was already comfortably established in a Bowers lodging house. Moreover, he confessed, the postal authorities had persistently refused to deliver certain packages addressed to him. Various donations so addressed, he added, were testimonials sent him by religious people who were grateful for a special prayer he had composed. When refused admittance to an office the author of the prayer would gravely write out a note, asking \$500.00 so not to send him any more money, and depart quietly.

Congenial Work a Factor in Success.

BY G. R. CLARKE.

Here are given the experiences of two or three men who have won distinction in their several pursuits. They emphasize the desirability of selecting work that is congenial and that accordingly secures all their enthusiasm.

NO advice is handed out so frequently to the man engaged in the struggle for life than that he must love his work. While the capacity for work shown by the majority of millionaires backs up what they say in this respect, the secret does not seem to be so much in a supernatural love of work itself, as in the fact that either by accident, accident, or a courageous change of occupation after beginning wrong, they have found work that was congenial.

The most radical believer in the theory that it is absolutely essential to be in love with one's work in order to succeed, is James B. Duke, the tobacco manufacturer. This man of many affairs works ten hours a day regularly. The fact that he is worth \$10,000,000 and has armies of helpers

makes no difference. Those who know of his absolute devotion to his work and see the flash of enthusiasm in his eye when he talks of obstacles overcome, have no difficulty in believing that it has been love of it which has made him what he is.

Mr. Duke's father was a struggling farmer near Durham, N.C. He lost his farm during the civil war and supported his father afterward with a primitive tobacco factory. His three sons went to the little country school. The present tobacco manufacturer was the youngest, and when he was eighteen his father had saved enough to send him to college.

Perhaps it was luck, or perhaps the formative period had come earlier to Duke than it does to most men. At any rate he then and there turned his back upon the course which he

would have been supposed to take, and decided upon the one which sent him into the succession of events that made him the present tobacco king.

"Give me an interest in your business, father. I would sooner have that than go to college," he said. By this time the tobacco business had been moved from the first barn to a small wooden factory. James staid in the factory and attended to the moving and packing, while his brother went on the road and promoted sales. The father retired and by a gradual transition James became the real head of the firm. During this time he was working out the theories which he now expresses as to success in the tobacco business.

"A man must love his business better than he loves anything else," he says, "if he would make success sure. It is the true and only way. We employ more than 100,000 persons in the tobacco business, and as the director of this force, I never have failed to observe that the man who works only because he is paid to work has no chance in competition with the man who works because he would sooner do that than anything else. It is the practical secret of success. This tobacco business is my pastime as well as my duty. I never fish or hunt. Those things mean hard work, and

there isn't as much fun in them as there is in business.

"A man can do best that which he loves best. He never will succeed in this age of competition unless he finds real pleasure in his work. The making of money is not a sufficient incentive. He must find his highest enjoyment in the task itself. No man who works along that line can fail. If a man has started in a business which he cannot learn to love, then he should go into some other business. That is my judgment based upon my own experience and observation."

Although the majority of men who have accomplished much seem to have put their finger on the right thing from the start, there are a few great successes which never would have been made except for the courage to follow this advice of the tobacco magnate. The most wonderful example is that of Dr. D. K. Pearsons, who gave up a well established country practice when he was nearly forty to go west. He was possessed of a turbulent desire for business life and for a wider activity than in the little round of his country practice. When he announced his proposed journey everybody said it was madness. But during the next ten years he sold millions of acres of Illinois land and piled up a fortune.

Some Clever Fall Novels

WITH BUSINESS THEMES.

The Best Policy, by Elliott Flower, contains a collection of clever short stories, with life insurance as their motive. There are a dozen of them, each viewing the question from a different standpoint. In all of them the expediency of life insurance under all circumstances is emphasized. Possibly the best of them tells how a venturesome youth secured an option on the shares of a local traction company, whose road was being sought by a large electric railroad company. For fifty-nine of the sixty days during which his option ran, the youth held the big company at bay, neither side giving in to the other's demands. However, all would have been lost on the sixtieth day, had not the youth raised money to buy the shares on a huge life insurance policy which he secured in the nick of time. The other stories in the book are equally exciting. (Indianapolis: The Bobbs-Merrill Co. \$1.50).

* * *

The Grapple, by Grace MacGowan Cooke, is the story of a strike in the coal mines of Illinois, based on facts and giving both sides of the question of labor and capital. The union and its methods are described, and the reader is introduced to several non-union workers, who with their loyal adherents, present a remarkable body of men. Towards the end of the story there is the usual clash, which is handled in a fearless manner. The question is an absorbing one, and the characters are drawn with so skilful a pen that we become deeply interested in their fate. A pretty love story is interwoven throughout the

sterner theme of the book. (Toronto: The Copp, Clark Co. Cloth, \$1.50).

* * *

Tales of the Road, by Charles N. Crewdon, is a volume of bright, clever, snappy stories of business life told by a man, who, although an author, has been on the road and in touch with the brightest business men for seventeen years and is still on the road. It is a book that does justice to the travelling man and will accordingly be heartily appreciated by him. Several of the stories appeared in the Saturday Evening Post, where they attracted general attention and were much enjoyed. (Toronto: McLeod & Allen. \$1.25).

* * *

The Edge of Circumstance, by Edward Noble, is one of the remarkable novels of the season. It tells the story of a new-fangled steam freighter, christened the Titan, but called by the crew, the Schweinegied, owned by a shipping firm in Cardiff. The Titan was a monstrosity and behaved in an outlandish fashion, to the agony of her captain and engineer, who were the only two permanent members of her crew. Everybody else deserted the Titan at the first opportunity. The owners, realizing that the Titan was anything but economic and a constant drain on their resources, did all they could to get rid of her, but in their efforts they were effectually frustrated by the captain and his engineer. The book tells more particularly of the third voyage of the Titan, which was attended with most remarkable circumstances. (Toronto: The Copp, Clark Co. Cloth, \$1.25).



The Man of the Hour, by Octave Thanet, is a clever novel dealing with the labor problem in the United States. The hero is left by his father with a certain sum of money, on the use of which his future prospects are based. Coming under the influence of a walking delegate he is led to give it all to the cause of some strikers, and being left penniless, he himself becomes a worker and joins a union. The rest of the story deals with his subsequent career as a union man and strike-breaker. It is a tale of present day life, filled with stirring incidents, extremely well narrated. (Toronto: McLeod & Allen, Cloth, \$1.25).

* * *

The Divining Rod, by Francis N. Thorpe, is a strong, realistic story of the oil fields in their early days, dealing with the discovery, development and exploitation of oil. The lust for gain, unscrupulous methods to acquire wealth, the squeezing out of small concerns by larger ones by so-called "legitimate methods" form much of the pith and marrow of the story. The seamy side of the oil-enterprise is laid bare in a manner to command interest from the start, and there is added a story of home life and family devotion which lightens up the sombreness of the picture of man's love of money. The story is filled with human interest, action, vigor, and fine character drawing. (Boston: Little, Brown & Co. Cloth, \$1.50).

BOOKS ON BUSINESS.

Business Philosophy, by Benjamin F. Cobb, grapples with everyday problems and perplexities. (New York: Y. Crowell & Co. Cloth, \$1.20 net).

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Beet Sugar Manufacture and Refining, by Lewis S. Ware. (New York: John Wiley & Sons).

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The Production of Aluminum and its Industrial Use, by Adolphe Minet. (New York: John Wiley & Sons).

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Wireless Telegraphy, by Mazzotta. (New York: The Macmillan Company).

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Principles and Practice of Butter-Making, by G. L. McKay and C. Larsen. (New York: John Wiley & Sons).

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Evolution of Weights and Measures and the Metric System, by William Hallowell and Herbert T. Wade. (New York: The Macmillan Company).

* * *

Canada as It Is, by John Foster Fraser. (New York: Cassell & Co. \$2.60).

* * *

John D. Rockefeller, by Ida M. Tarbell. (New York: McClure, Phillips & Co. 75 cents net).

Articles in Current Magazines

IN addition to the articles which are reproduced in whole or in part in the present number of The Business Magazine, there are a great many more appearing in the current magazines, which it was found impossible to reproduce for reasons of space. In order that these should not be entirely passed over, short summarized statements of the topics treated in them have been prepared and are inserted herewith.

Readers of The Business Magazine are thus enabled to select those articles which appeal to their several tastes and, by securing copies of the magazines in which they appeared, may read them as they originally appeared.

Acadiensis.

"The Dutch Conquest of Acadia" throws light on a circumstance in history known to but few Canadians, viz. that the Maritime Provinces at one time belonged to the Dutch. The article tells how Acadia was conquered from the French by the Dutch and how the Colonists were carried off and sold to the English Puritans at Boston, where they were held for a ransom which was eventually paid by Frontenac, the French Governor of Canada.

Appleton's Booklovers Magazine.

"On the Western Sheep Range" describes life on the sheep ranges of Colorado, Montana and other Western States.

"At War With the Clouds." An interesting description of the invention by means of which hailclouds are driven away from the vineyards of Styria.

"The Tax we Pay to Insects" tells of the inroads of the Hessian Fly, the codling moth, the boll weevil and other predatory insects on the crops of the country, estimating the damage in dollars and cents.

"Japan: Our New Rival in the East," discusses the question of Japanese commercial supremacy on the Pacific.

Arena.

"The Bourneville Village Experiment" gives an illustrated account of the effort the Cadbury Cocoa Co. is making to brighten the lives of its employees.

"Possibilities of Government Railroad Control" is a short paper by Professor Phillips of the University of Colorado on railroad control.

Atlantic Monthly.

"The Commercialization of Literature," by Henry Holt, is an examination of conditions existing in the modern publishing business.

"Telephone Development in the United States" shows the marvellous increase in the use of telephones during the last few years an increase which if continued will mean a telephone for every five persons in 1930.

"How Statistics are Manufactured"

ed," by William H. Allan, gives the experiences of a census-taker.

Broadway Magazine.

"The Bread-Bakers of Manhattan," by Ludwig Vanderhoven, discloses the conditions under which bread is made in the various foreign colonies in New York. Some of these disclosures are none too pleasant.

"Bendetti's Bullet-Proof Shield," by Ralph Sterling, explains the nature of an invention that will revolutionize warfare.

Canadian.

"London: The Heart of the Empire" is an illustrated description of the greatest city in the world.

"The New High School" is an illustrated account of the manual training given at Bradley Polytechnic Institute, Peoria, Illinois.

Cassell's Magazine.

"The Premier at Play" is a highly illustrated article on the feats of the Rt. Hon. Arthur J. Balfour at his favorite game of golf.

"The London Docks" describes one of the most interesting places in the world, explaining how business is conducted there.

"The Most Wonderful Things at the British Museum," as its name indicates, tells about some of the wonders of that famous institution.

Century Magazine.

"The Panama Canal," by William Barclay Parsons, is a long and elaborate article on the famous canal, written by one of the members of the Board of Consulting Engineers.

Chambers' Journal.

"A Glass of Madeira" is a short paper on Madeira wine, its character, where it is produced, etc. with some reasons for its present going out of fashion.

"Pearling in Torres Straits" is described in a graphic manner by one who has actually seen the industry in operation.

Cornhill Magazine.

"Reminiscences of a Diplomatist" is an interesting anonymous paper, dealing with conditions in St. Petersburg before the Crimean War.

"The Creation of the British Museum," by Sir E. Maunde Thompson, K.C.B., shows how the famous institution sprang into being through the death of Sir Hans Sloane in 1753.

Cosmopolitan.

"The Eclipse Seen from a Spanish Mountain" is a bright paper by a young Spanish woman on the successful observation of the recent eclipse of the sun in Spain.

"Transforming the World of Plants" explains the principles on which Luther Burbank conducts his experiments in obtaining variations in plant, flower and fruit.

"Fate of the Brown Empire" discusses the Moroccan question.

English Illustrated Magazine.

"Fortunes in Paint" discusses the cash value of some of the pictures in the National Gallery in London.

"The Art of Cottage and Castle" is a short paper on the subject of lace-making.

"If the Skyscraper Came to London" gives interesting comparisons of the relative sizes of the present buildings in London and the skyscrapers of New York.

Everybody's Magazine.

"Soldiers of the Common Good," by Charles Edward Russell, is the foreword of a series of articles to be written by Mr. Russell on commercial conditions in the old world.

"Ells Ravi's Reader, Pinaeier,"

by Juliet Wilhor Tompkins, tells the life story of a brilliant business woman.

Fortnightly Review.

"France and the Equipoise of Europe" is a learned discussion of the present position of France in the concert of European powers.

"Great Britain and Germany" discusses the attitude of the two nations at the present time, explaining the coolness which exists between them.

"The Anglo-Japanese Fleets in Alliance" takes up the question of maritime supremacy, showing the advantages to be derived from the alliance of Britain and Japan.

Grand Magazine.

"Some Yankee Recipes for Success" lays bare certain recent devices invented by unscrupulous citizens of the United States for fleecing the simple.

"On Earning Pocket Money" supplies practical hints, showing girls how they can make money.

"Do We Eat too Much?" gives the views of two distinguished physicians, who take opposite sides on the question.

"Next Week's Weather" is a paper by an expert who informs his readers just how much is really known to-day about weather forecasting.

McClure's Magazine.

"The Railroad Rate," by Ray Stannard Baker, is a lengthy article explaining the basis upon which rates are built up and how they are used to further certain ends.

"Pioneer Transportation in America," by Charles F. Lummis, gives a graphic picture of the way the early settlers reached the western plains.

Metropolitan.

"The Evolution of the Carriage"

is a well-illustrated article describing the various stages through which the carriage has passed from earliest times.

Monthly Review.

"The World-Influence of Britain and Japan" gives an interesting review of the conditions resulting from the Anglo-Japanese alliance.

"The Decay of Self-Control" discusses a theory upon which the writer bases his belief that the English character is degenerating.

"Monsieur Pamphile" tells the story of a remarkable commercial venture in Paris.

Outlook.

"A Day with a Forest Ranger" gives a graphic account of the everyday life of the men who patrol the forests and prevent destruction of the valuable timber.

"The Twin City of the Magyar" describes the city of Budapest on the Danube. It is well illustrated.

Pall Mall Magazine.

"The Eton Schoolboys of the Right Hon. St. John Brodrick" gives some interesting reminiscences of a great Englishman's youth.

"The Living Moon" presents the latest lunar theories, according to which the moon is not a burnt-out planet but a satellite upon which evidences of vegetation have been discovered.

"From Cape to Cairo by Telegraph." An account of the construction of the telegraph line through Darkest Africa.

Pearson's Magazine.

"The Story of the Y.M.C.A." by Owen Kildare tells how the late Sir George Williams founded the Y.M.C.A. among apprentices and junior clerks in London in 1844 and proceeds

to show how the organization has grown and its present extent.

"The American Diplomat in Foreign Eyes," by Baron Otto DeWitz, gives a Russian view of American diplomacy, pointing out its good features and its defects.

"The Casualty Roll of Peace" is an examination of the subject of accidents, bringing out some remarkable facts such as the one that a person is ten times as safe on a ship as on land.

"The Story of the Cranberry," by A. V. Stratton, as its name indicates, is a paper on the cranberry industry, which has grown to large proportions.

Review of Reviews.

"The Driving Power of Life Insurance," by D. P. Kingsley, is a defence of the policies of the great life insurance companies and a statement of what they have achieved.

"The Jew in American History" has some interest for those who are watching the dominance of the Jew in modern society.

"Rural Ireland To-Day" shows how the character of the land has changed as a result of emigration.

Strand Magazine.

"Effect of Diet and Climate on the Face"—theories about influences of diet on the human face, illustrated.

"The American Woman in London" discusses in a bright and chatty manner the phenomenon of the invasion of England by beautiful American women.

Success.

"Just Plain Graft" tells of the practice that dates from the beginning of history and now pervades all public and private life.

"Our Son's Big Brothers" is a short descriptive paper on the planets.

"Some Stenographic Slips" contains some of the experiences of an employer, who relates experiences that make life a burden.

Windor Magazine.

"Localized Estates," by Leonard W. Lillingston gives the origin of several famous commodities such as butter-scotch, bath buns, etc., and shows how the industry in each case has grown.

The World To-Day.

"Japan as a Commercial Rival." A paper on the approaching contest for the commercial supremacy of the Pacific.

"Chicago's Traction Question" by Edgar B. Tolman, is a statement of existing conditions by a Chicago legal light.

"Salmon Fisheries of the Northwest," by Waldon Fawcett, describes the industry as carried on in the Columbia River.

"A Logging Camp in the Northern Woods," by Louise Davenport, gives a graphic account of the lumber industry.

"Observing an Eclipse in Labrador" is the tale of the Canadian expedition to watch the recent eclipse of the sun. It is well illustrated.

World's Work.

"Opening Korea by Rail" shows how the beginning of Japanese control has been marked by the building of railroad which will form a link in an all-rail route to Europe.

"A Feat in Railroad Building," tells of the construction of an air line from Denver to Salt Lake City through the Rockies. The railway was built by a single financier and has 29 tunnels in 11 miles.

"The Menace of German Trade"—how Germany menaces the United States with tariff discriminations.

An Appropriate Christmas Gift.

SO many people are worried just about this time of the year over the subject of Christmas presents, that a little suggestion from the publishers of The Business Magazine should not come amiss. Our plan is that you should make use of The Business Magazine, not only when you are in doubt but under other circumstances as well, by presenting your

doubt herewith to inform him of your kindness.

The Business Magazine will prove an admirable gift from the boys and girls of the household to the father, or from the mother to the son just starting a business life. In fact, it suits almost every person who has anything to do either directly or indirectly with business.

With the Season's Compliments.

M_____

In extending to you the season's greetings begs to present to you a year's subscription to The Business Magazine, which he has instructed the publishers to send to you from now until the end of nineteen hundred and six.

To_____

friends with subscriptions to it. The thing is easily done. Forward us the name and address of the person to whom you wish the magazine sent, along with two dollars to pay for the subscription. We will immediately enroll the name of your friend on our list and will send him one of the handsome presentation cards repro-

The character of the magazine is such as to make it agreeable reading for the leisure hour. It accordingly will be welcomed where a more technical publication might be received with disfavor. The bright, readable contents, covering a wide range of knowledge, fit it to the minds of everybody.

Press Comments on the Business Magazine

The Brantford Expositor says "It (Business Magazine) is a good magazine with an attractive table of contents and best of all, it is 'made in Canada' by the MacLean Publishing Company."

* * *

The London Advertiser remarks, "The new magazine will undoubtedly be a great boon to the busy man, for it is a sort of business review of reviews, selecting the best business articles that are published every month on questions of world-wide interest and containing also an index which shows you where you may find interesting and valuable articles on business subjects."

* * *

The Hamilton Times says, "The first number (of The Business Magazine) is full of matter of special interest to those in whose interest it is published. Kept up to the standard of this number it should find favor and a rich field among Canadian business men who have not too much specialized periodical literature of its class."

* * *

Chatham News, speaking of The Business Magazine, says: "It is Canadian in tone, but it is British and American also, and contains a splendid assortment of timely and very readable articles each by a master of his subject. The magazine is designed to serve as a mine of information for the busy business man and his family, and promises to do that and more."

The Montreal Sunday Sun says: "The Business Magazine is a welcome addition to the list of our Canadian publications, and we wish it long life and prosperity. The first number is a most interesting one, creditable to the publisher and full of good things for its readers."

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The Kingston Whig remarks: "This venture of The MacLean Publishing Company is praiseworthy and ambitious. The style is excellent, fitting this Canadian publication to take its place in the ranks of reviews."

* * *

The Montreal Witness says: "The Messrs. MacLean Publishing Company, Limited, has indeed surpassed its previous excellent record as a faithful chronicler of all things in the technical world of commerce and industry in the publication of a new monthly magazine called The Business Magazine. This new venture seems to have struck out in a line previously uncovered by any of the many periodicals now in circulation and a careful perusal of the first number will satisfy most people that the magazine has not only come to stay but has considerable merit and merit of a kind to prove interesting to the average man about town. The magazine is very readable and is not by any means devoted to 'dry' commercial subjects, there being stories of the average magazine type, scientific articles and special articles."

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Reference by permission to the Editor, *The Business Magazine*.

JOSEPH BUZAGLO,
Family Carrier, California

Mr. Businessman

There are two ways in which you can increase the volume of your business. Line up shoulder to shoulder with your competitors and maintain a costly fight for trade; or with advance information secure the business without any struggle.

Your own business sense will tell you which is the least costly and most profitable.

Press Clippings

will give you all the information printed in the country bearing upon your line of business and give it to you while it is fresh and valuable—before your competitors even hear of it. Press Clippings will open new markets for your goods, find you new buyers and new channels of distribution. The cost is but a few cents a day or week.

The International Press Clipping Bureau

the largest price clipping bureau in the world, will send you everything printed in any newspaper, magazine or trade journal in the country, on any subject you may select.

This Bureau reads and clips 500 papers and other periodicals each month, and even if you are now a subscriber to some other clipping bureau, it will pay you to introduce one superior service. Write for our latest about clippings and our Daily Business Reports and how they may be applied to your profit. We will send it you free and will also quote you a special bargain rate for a trial month, if you will name the subject. Address:

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The Writing-in-Sight Typewriter

Will do your work 25% to 50% faster than any other writing machine. Highest award, "Grand Prize," St. Louis Exposition, 1904.

UNITED TYPEWRITER CO., LIMITED

7 Adelaide Street East 99 St. Francis Xavier Street,
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 HAMILTON LONDON OTTAWA QUEBEC ST. JOHN, N.S.

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Incorporated 1851

Assurance Company

FIRE and MARINE

Head Office	Capital	-	-	\$1,500,000.00
Toronto,	Assets, over	-	-	3,300,000.00
Ont.	Annual Income	-	-	3,890,000.00

HON. GEO. A. COX, President.

J. J. KENNY, Vice-President and Man. Director.

C. C. FOSTER, Secretary.

British America

Assurance Company

Incorporated
1823

FIRE and MARINE

Cash Capital, \$850,000.00

Total Assets, \$2,043,678.59

Losses paid since organization, \$25,868,544.80

HEAD OFFICE, - - BRITISH AMERICA BUILDING
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Monthly Account System for Retail Trade



In answer to our inquiry from one of the largest departmental stores in Montreal, who are using this system, this is their answer, viz.:

"Briefly, we find the Loose Leaf System of handling accounts a very satisfactory one. We have seven Ledgers containing about 3,000 running accounts and a large number of petty."

[Ellis Bros., of Ottawa, write as follows:]

"We have been using your Monthly Account System in our grocery business for the past four years. It has given the utmost satisfaction and is way ahead of the old-time system. Its greatest feature is in always having accounts ready for rendering. We heartily recommend it to any concern wishing to be up-to-date."

Write for Particulars

"Ellis Bros."

The ROLLA L. CRAIN CO., Limited
OTTAWA, Canada

BRANCH OFFICES: ☐ Toronto, ☐ Montreal, ☐ Winnipeg.



"Success has three component parts. One is *the article*, which must have undoubted merit; the second is *opportunity*, and the third can be described as *X*."

We *make* the *article*.

Your grocer provides the *opportunity*.

The *X* is when you read this and instruct your good wife to buy

"Crown" Brand Table Syrup

Manufactured only by

ESTABLISHED 1858

EDWARDSBURG STARCH CO., Limited

MONTREAL, QUE.

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Works: CARDINAL, ONT.

AROUND THE WORLD AND NEVER OUT OF INK \$7.00 Value for \$1.00

YOU FEEL SAFE WHEN WRITING A CHEQUE WITH

BE CAREFUL

When buying a Remington Pen or pen you get a book reminder. Ask for one.

The "NOSACK" SELF FILLING

You simply draw the cap off and the pen is full. Compared to the watch this pen is the sign which, the old style the boy wears. No need to pump to ink or tank. No rubber sacs to rot, or room for ink to leak. No after to find, and when forgot, they are broken. It draws—it fills—no profane words are spoken. If there are not to be lost in your city, order direct of makers.

Prices: \$1, \$2.50, \$3.50, \$4, \$5.

BLAIR'S FOUNTAIN PEN COMPANY
253 Broadway,
NEW YORK
Suite 165.

**SAVES COST OF CHECK FENCE, \$5.00
Value of Year's Ink Supply, 1.00
Cost of Fencil, 1.00
Total Value, 7.00**

Holder needs to be filled with water only to produce the best ink anywhere. No leaks; point never breaks or needs sharpening; will last for years; soon saves cost.

PRICES—Plain, \$5.00; Chrome, \$1.25; Gold, \$1.50.

Stem, making cartridges without (Pencil, no stem, \$1.50; metal or black, chrome or red, \$1.50; 100% by mail, 12c. 6c. every ink used to be used.

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THE MOST PERFECT IN THE WORLD

TO BE PUBLISHED IN JANUARY, 1906

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Business Classified Directory

Of Cities, Towns, Etc., in the Province of Quebec.

Price to Subscribers: \$2.50. Non-Subscribers: \$3.50.

Giving a Complete Classification of Manufacturers, Business Houses and Professional men in

MONTREAL	BEAUCVILLE	COWANSVILLE
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ST. HYACINTHE	ORUMMONDVILLE East	IBERVILLE
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ST. HENRI	HUNTINGDON	LAKE MEGANTIC
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BEAUMONTOIS	NICOLET	MAISONNEUVE
BEFORE	MAGOG	MARIEVILLE
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LENOXVILLE	ROBERVAL	WESTMOUNT
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FARNHAM	ISLAND OF ORLEANS	SUTTON
BUCKINGHAM	AYLMER	WINDSOR MILLS
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ST. JOSEPH BEAUC	BERTHEVILLE	ORMSTOWN
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WITH THE ABOVE WILL BE GIVEN

A Business Map of the Province of Quebec

24 x 36 Inches in Size,

Showing all Railway Lines with their Stations, Canals, Express Companies, and all Branches of Banks

The very low rate of subscription should obtain for this work a very large sale throughout the Dominion, then, for advertising purposes, placing it in the first rank.

As a plain matter of fact, its effectiveness in this respect cannot be overestimated. It reaches the right people, in the right way, at the right price.

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Loan Companies, etc., all make their business announcements in the columns of the WORLD. It reaches the right class of people.

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TORONTO, Canada

H. E. SMALLPEICE, Manager Advertising Department.

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During the past few years millions of dollars have been spent in double-tracking, levelling grades, building bridges and perfecting the road-bed, and the degree of excellence obtained has enabled the Company to operate a service that for

Speed, Comfort and Punctuality

is unsurpassed. The rolling stock and train equipment are in keeping with this high standard, and the wide vestibule coaches with high-backed seats and smoking compartments, the handsome electric-lighted parlor, cafe parlor and dining cars, and the modern drawing-room sleeping cars insure not only a fast but a comfortable trip by the

DOUBLE TRACK ROUTE